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ABSTRACT

This report focuses on social protections of teachers in Europe, synthesizes responses to a questionnaire by 18 European members of the World Confederation of Organizations of the Teaching Profession (WCOTP), and provides an overview of a variety of situations in European countries. The report includes a list of organizations/countries which replied to the questionnaire and information provided by each country. Eight topics are examined as follows: (1) health insurance contributions, reimbursement, sick leave, and legislation; (2) maternity insurance, leave, adoption, paternity, and work conditions; (3) family allowances and what assistance is for; (4) handicapped in the profession; (5) pensions; (6) unemployment protection; (7) death rights and benefits to beneficiaries; and (8) the position of trade union policy in relation to existing social systems, and persons in charge of social protection. Also included are: a draft recommendation on the social protection of teachers; reports on "The Social Protection Role and Economy" in Denmark, France, and Hungary; "Social Protection from a State Perspective" (Norway); "The Right of Teachers" (Poland); and reports on "The Social Protection of Teachers" in Russia, Sweden, and Turkey. (LL)

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WCOTP Workshop
Budapest, Hungary
9-11 May, 1992

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The Social Protection of Teachers in Europe

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SOCIAL PROTECTION OF TEACHERS

WCOTP Workshop, Budapest, 10-12 May 1992

Structures, trends and challenges of social protection

1. The European dimension

In the course of the thirty glorious years which led in many European countries to the institution of the so-called Welfare State, the preparation of legal provisions and practices concerning the social protection of workers was supported, preceded or followed by the preparation of numerous international standards at world and European level.

Their initial purpose was to add a necessary economic and social dimension to the political rights and fundamental freedoms which form the core of the 1948 Declaration of Human Rights.

As early as 1952, through the adoption of Convention No. 102, the ILO was offering ratifying States a minimal protection standard for workers. At European level, the Council of Europe also dealt from the very start with the economic and social dimension of human rights. After ten years in the making, the European Social Charter, a social adjunction to the European Convention of Human Rights, was signed in Turin in 1961.

Although it is in many respects similar to the United Nations Covenant on Economic and Social Rights, the European Social Charter is a more practical tool and in many ways closer to ILO Convention No. 102. Alongside the enunciation of rights the Charter offers a description of practical obligations accepted by ratifying member States.

The rights enshrined in this instrument fall essentially into six major groups:

- The right to employment and vocational training;
- The right to working conditions and remuneration;
- Collective rights (trade unions and collective bargaining rights);
- The right to social protection;
- Family protection;
- Protection of nationals from other signatory States.

The Charter also includes a control mechanism. Unlike the ILO system, this monitoring machinery is unfortunately not based on tripartite representation. One therefore comes to the conclusion that the instrument which best meets our concerns in the area of social protection for workers in general and teachers in particular is the European Social Security Code. In fact, the European Code is the direct extension at regional level, with

special emphasis on the more developed countries, of ILO Convention No. 102. Drafted by a Group of Experts in co-operation with the ILO, the Social Security Code was adopted in April 1964. It entered into force on 17 March 1968, following ratification by Norway, the Netherlands and Sweden.

At the end of 1985, over twenty years after its adoption, the Code had been ratified by thirteen Council of Europe member States only. In many cases, ratification was limited to certain sections only of the Social Protection Code.

A number of risks are listed in the European Code. Governments should at least guarantee, at best ensure, social coverage for such risks. They fall mainly into nine areas:

(a) medical treatment,

(b) sickness benefits,

(c) old-age benefits,

(d) occupational injuries benefits,

(e) family benefits,

(f) maternity benefits,

(h) invalidity benefits,

(i) survivors' benefits.

At present, for those member States which are part of the European Community, it seems that Community institutions have taken over the social coverage of such risks. It is a known fact that the standards edicted by the Brussels institutions, which now rank as a quasi-government, are far more stringent.

Social protection, however, by the same token as education, is not spelled out as a specific objective in the Rome Treaty. This has not precluded the Community from taking practical measures in this area and to focus attention on this issue as part of the implementation of the European single market. In several instances, the European Court of Justice heard cases and gave awards in connection with social protection cases.

The main emphasis of Community work in the area of social protection was laid, in fact, on the implementation of the objective of **free movement of workers**.

The co-ordination of social security and social protection systems is a major feature in the implementation of the free movement of workers. Appropriate co-ordination procedures must be set up in order to provide appropriate machinery for the safeguarding of the rights acquired by migrant workers before they move to another country. The very concept of social security changes in terms of contents and practical application when moving from one country to another.

The co-ordination machinery established by the Community resolves in particular the issues arising from the determination of the beneficiaries of co-ordination and benefits covered by co-ordination procedures. It also deals with the determination of applicable national legislation under the provisions applying to the definition of the place of work.

An important feature in the system relates to the principle of totalization of rights: if co-ordination is to be up to expectations and mindful of workers' interests it must include, in the determination of benefits, the sum total of contributions paid and rights acquired by migrant workers in the course of their various jobs in one or several countries.

2. Structures of Social Protection

Although it would be difficult to give a rigorous classification of the various social protection systems currently in force in Europe and OECD countries, (since there is no "pure model"), it is nonetheless possible to detect varying trends from one country to another.

In an interesting study made by the French Institute for Economic and Social Research ((IRES, December 1984), the authors noted conflicting trends in the various national security systems analysed in their enquiry.

Firstly, a difference must be made between social security systems where all the participants give and receive, and assistance systems whereby the Community as a whole provides help for a needy minority.

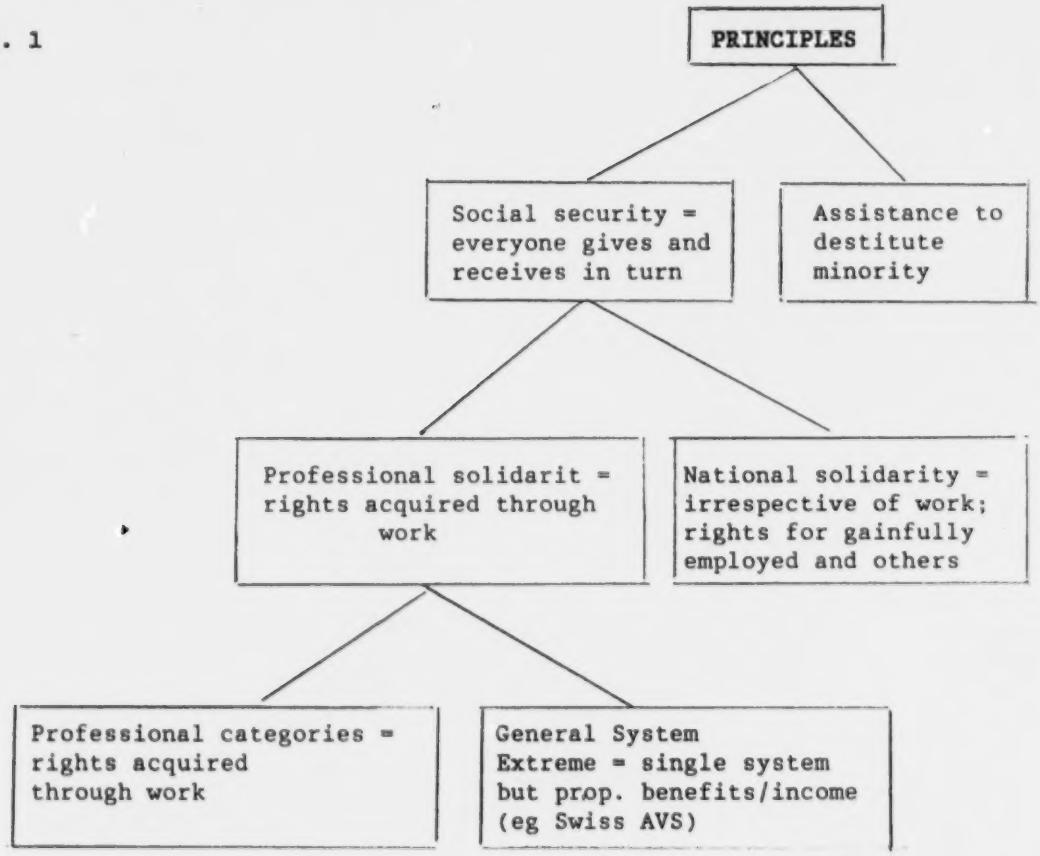
(a) The first system is based on the insurance concept: its practical application is a social security system, which may range from total solidarity (income-based contributions and identical benefits for all) to personalised systems where benefits are proportionate to paid-in contributions.

In a social assistance system, funding is provided by the State and local communities. Systems based on the principle of social security are organized either on a professional or a national basis: the concept of professional solidarity is one in which individuals are entitled to no other rights than those acquired through their work, whereas the concept of national solidarity applies irrespective of the individuals professional career. In a national solidarity system, benefits are identical for all and funding is ensured through taxes.

(b) Systems based on the principle of professional solidarity fall into two main categories. At one end of the spectrum are the **general welfare systems**, which apply across the board to all the workers in a given country under a single system of contributions and benefits (general rules and automatic and compulsory affiliation). This system differs however from a national solidarity system in that it maintains a certain proportionality of benefits in relation to contributions paid. At the other end of the spectrum one finds professional solidarity systems at the level of firms or social professional categories.

The diagram below shows the articulation of the various social protection principles:

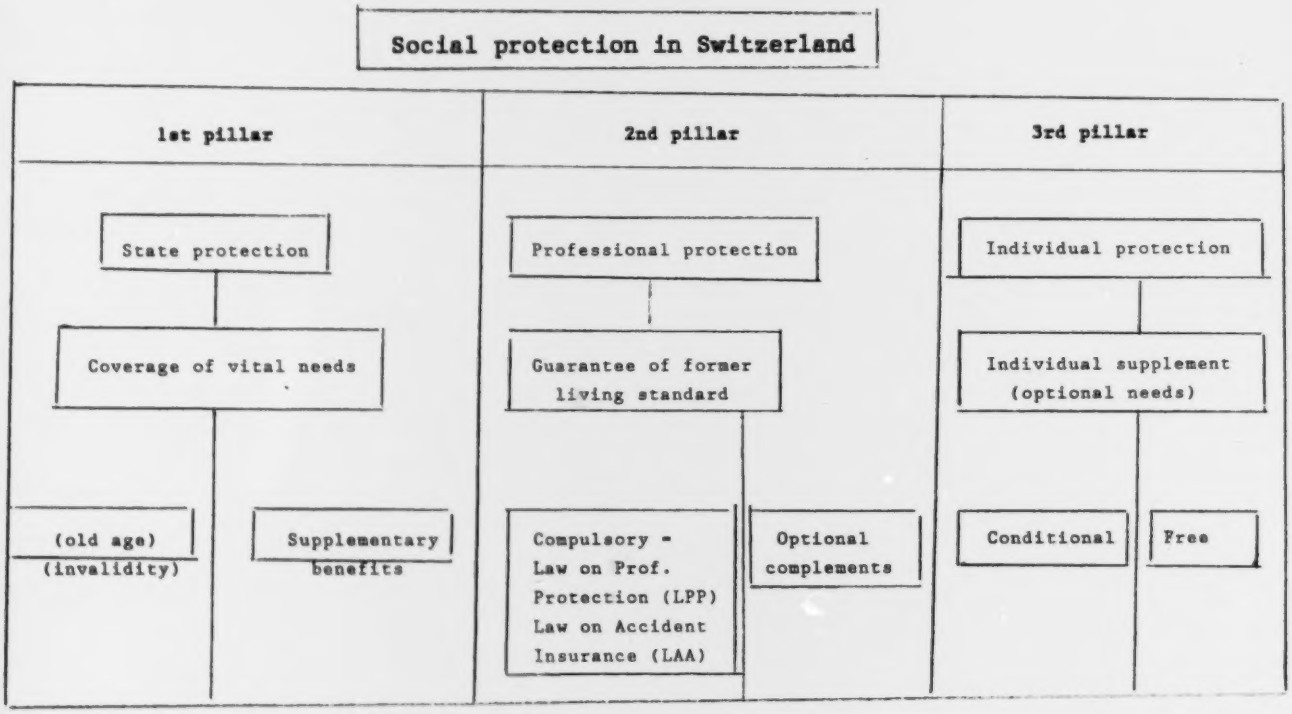
Fig. 1


PRINCIPLES
Social security = everyone gives and receives in turn
Assistance to destitute minority
Professional solidarit = rights acquired through work
National solidarity = irrespective of work; rights for gainfully employed and others
Professional categories = rights acquired through work
General System
Extreme = single system but prop. benefits/income (eg Swiss AVS)

In fact, no system exists in the pure state. In Switzerland, the professional insurance system (second pillar) established a few years ago is very similar to the single system since it is governed by legislation and implementation regulations imposing minimum contributions. In this system, however, contracts are entered into at firm level, usually with private insurance companies. Through negotiations with staff representatives, individual employers may improve on legal minimum standards.

The following diagram describes the Swiss "three-pillar" system.

Fig. 2



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The IRES study on the situation on the situation in the US, France, Japan, the FRG and UK highlights a number of salient features as shown in the following table.

Fig. 3

BASIC PRINCIPLES OF SOCIAL PROTECTION				
	Professional solidarity			
	Professional categories	General system	National solidarity	Assistance
USA	XXX	X		XX
FRANCE	XX	XXX		X
JAPAN	XXX		X	XX
FRG	XXX	XXX		X
UK	XX		XXX	X

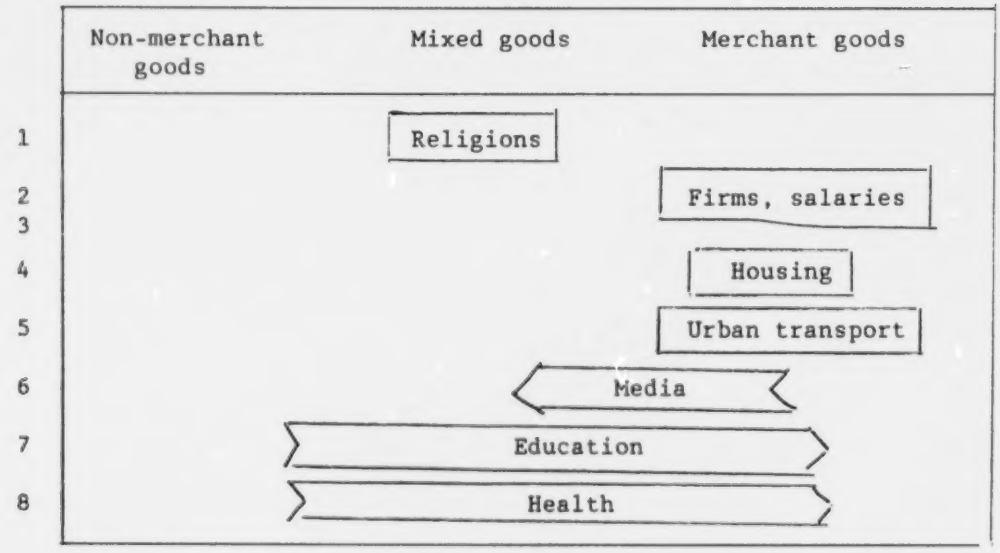
IRES 1985

As can be seen, several systems may co-exist with a greater or lesser weight. In such cases, the relative weight of a system depends on the type relative of social protection offered as well as the dominating economic model in the country, i.e. the part played by the market in the distribution of services. According to Michel Albert (Capitalisme contre Capitalisme, 1991), the so-called "neo-American" economic model tends to consider such services as health, housing or urban transport as commercial goods, far more than is the case in the "Rhineland model" (Germany, Switzerland, Sweden).

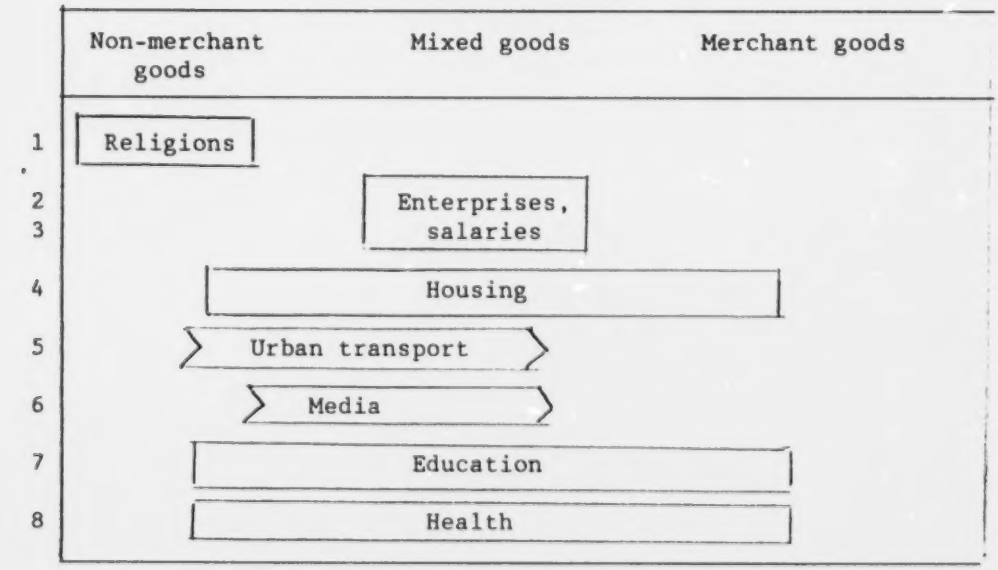
Fig. 4

(From "Capitalisme contre Capitalisme"
Michel Albert, Senil 1990)

The Role of Market in the Neo-American Model



The Role of Market in the Rhineland model



Social protection systems also vary as a consequence of Government policies in the area of employment and purchasing power. Policies may either favour the maintenance of the living standards of employed workers at the expense of employment levels (France) or favour employment at the expense of purchasing power (United States). Different types of social protection will exist thus depending on economic policy options:

- social protection based on solidarity in the French case;

- individualistic approach in the United States.

NATIONAL PRIORITIES

	Employment	Purchasing power	Social protection	External flexibility	Principle
France	↘	=	+	+	Solidarity
US	=	↘	-	-	Individualism

3. Major trends and challenges

In recent years, the Welfare State has sustained the continued onslaught of massively negative trends including natural or uncontrollable trends such as:

(a) population ageing

(b) increase in the number of individuals covered by social security

(c) lower birth rates.

These same trends also entail other consequences. For instance, population ageing plays a major role in the increase of health expenditures.

Systems based on the principle of solidarity between generations may well run out of steam when the baby boom generation, with an all-time high 1984, in reaches pensionable age. In France the current ratio of gainfully employed persons between 15 and 59 to persons over 60 is 3.2. If current fertility rates are maintained, population experts believe that this ratio will go down to 2.2 in 2010 and 1.1 in 2040, i.e. in less than fifty years.

The impact of such changes in terms of the financing of social protection is extremely concerning. According to an OECD study on population ageing, per capita contributions for persons aged 15 to 64 are

likely to increase by 33% by the year 2040. In the most pessimistic scenarios, the share of old-age contributions could soar from 16% to 40% of salaries. If one adds to these contributions other direct or fiscal health contributions, one comes to the conclusion that if social protection systems are kept in their present state, they will absorb over 50% of the earnings of the employed population. It is impossible to predict the reactions and choices of the employed population in the 21st century. Will they go along with the generalisation and extension of a remarkable feature of present-day society, where the average income of a household of pensioners is higher than that of a household of gainfully employed persons?

4. The price of a two-speed society

In a country like France pensions today cost 700 billion francs a year, health 520 billion and education 350 billion whereas unemployment and minimum wages for the unemployed (RMI) do not quite total up to 120 billion francs.

One might argue the case for a change in the above distribution, in a post industrial society where professional and social exclusion is rapidly gaining ground and becoming a feature of our societies. Modernisation hinges nowadays on the race for higher performances, competition and domination of world markets, contributing to a worsening of inequalities and segregation within society, vividly denounced as follows by Xavier Gaullier in "La Machine à exclure" (Le Débat, Gallimard, March/April 1992).

> "Those who are included, those who have everything to succeed in the European market; the "recluse", the entrenched, the battalions of the middle classes, prisoners rather than managers in the system; and those who are excluded: the unemployed, senior citizens, marginals, the fourth world, the handicapped, all those who form the cohorts of those who are left by the wayside on the road towards the construction of Europe and economic recovery."

A society characterised by NICTs (new information and communication technologies), a neo-liberal society advocating the supremacy of the harsh laws of the markets and unbridled individualism is bound to be a two-speed society, a society practising a new type of segregation - the segregation of winners and losers.

What will be the social cost of the bitter struggle for **productivity** in the course of which deregulation and the gradual annihilation of collective bargaining systems are bound to produce, in addition to the traditional poor, fresh generations of the **new poor**.

It is to be feared that the new forms and conditions of work imposed by the new technologies result in the emergence of a new breed of **maladjusted individuals** particularly amongst workers with lowest qualification levels.

Substitute jobs such as service and domestic jobs, are mainly occasional occupations and are vastly less well paid than lost jobs in industry. In the US, over 50% of the much celebrated millions of jobs created by the Reagen administration were paid on average 60% less than industrial jobs.

The transfer from a society characterised by class conflicts to a liberal society producing genuine ghettos, particularly urban ghettos, a society where the weight of new technologies may well replace exploitation by exclusion, will undoubtedly give rise to **new social issues**.

Fig. 6

THE NEW SOCIAL QUESTION

INDUSTRIAL SOCIETY	**POST-INDUSTRIAL SOCIETY**
CLASS SOCIETY	**LIBERAL SOCIETY (2-speed)**
WORKERS	**TECHNICIANS** **OCCASIONAL JOBS** **DOMESTIC JOBS** **UNEMPLOYED**
THE POOR **EXPLOITATION**	**NEW POOR** **SELF-EXPLOITATION** **SEGREGATION** **EXCLUSION**
INEQUALITY	**GHETTOS**
SOCIAL CONFLICTS	**SOCIAL EXPLOSIONS (Los Angeles)**
REGULATION	**DEREGULATION**
SOCIAL STATE	**SOCIAL DARWINISM**
SOLIDARITY	**INDIVIDUALISM**
COLLECTIVE BARGAINING	**INDIVIDUAL CONTRACTS**

Social protection systems must henceforth add to the long list of their duties the coverage of a new risk: the risk of **exclusion and marginalisation**, a major risk we must live with as of now, as we do with the risk of illness and old-age.

As a result, the **assistance** aspect of social security will inescapably become larger. Additional contributions will need to be levied, most likely in the form of taxes, with serious repercussions on the real incomes of workers.

In the event that sheer individualism took over completely, one should expect a soaring increase in the number of social explosions such as the recent events which rocked Los Angeles, where the acquittal of the police officers concerned merely helped to ignite a potentially explosive situation.

The challenge for social protection is just as much of a problem in societies which are currently transferring to a market economy. The current infatuation with neo-liberalism and Milton Friedmann's doctrines which seems to be the rule in many Ministries in central and eastern Europe may also result in exclusion and marginalisation of the weakest. The initial economic indicators collected after the revolutions of the fall of 1989 point to an undeniably increasing dualism in society, with the new rich on one side and the increasingly poor on the other side. The real concern, in these countries, is that the new wealth which is observed is not the result of increased productivity but rather of rampant speculation, with some experts referring to these markets as casino economies.

Other observers believe that eastern and central European countries may soon find themselves in a situation very close to that of many Latin American states. A trade union leader in Moscow recently reported that the preparation of a social charter and the setting up of an efficient social protection system, including the redistribution of wealth in favour of the victims of the market, is not one of the top priorities of governments. As for the new rich in these countries, they seem to be but a step away from social Darwinism.

5. The irreplaceable role of trade unions

In the West as in the East of our continent numerous threats weigh heavily on social protection systems and the principles acquired over the past 30 or 40 years. This situation requires the unflagging attention of trade unions. In central and eastern European countries, a **trade union vacuum would be fatal**.

The development of a two-speed society makes it necessary for the trade unions to proceed an in-depth reappraisal of their missions and strategies. They must particularly rethink their role and their contribution to the outcasts and the left-outs of society, failing which they run the risk of becoming elite organisations catering exclusively to the welfare of those who are fortunate enough to have their place in the economic system. This reappraisal also concerns the trade unions of the public sector, particularly teachers' unions.

Through concerted action at trade union level together with other workers and through a continuation and intensification of their struggle for **quality education for all**, teachers' organisations have an opportunity of exercising a two-fold influence for the promotion of a fairer society.

Marc-Alain Berberat,
Budapest, 12 May 1992

17TH WCOTP EUROPEAN CONFERENCE
INTERNATIONAL LABOUR OFFICE
GENEVA, SWITZERLAND
19-22 OCTOBER 1991

The Social Protection of Teachers in Europe

WCOTP European Conference
International Labour Office
Geneva, Switzerland
19-22 October, 1991

REPORT ON
THE SOCIAL PROTECTION OF TEACHERS

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INTRODUCTORY REMARKS

At the last European Conference in Reykjavik, Iceland, October 1990, it was decided to choose as the main subject of study for the coming year The Social Protection of Teachers in Europe. A questionnaire was sent to European members and the present report is the synthesis of the replies received by the Secretariat from 18 organisations. It provides valuable basic information on health and maternity insurance, family allowances, handicapped in the profession, pensions, unemployment protection, death, and the position of the trade unions in relation to existing social systems.

The report is comprised of tables which provide a good overview of the situation in European countries. We believe that such a study is useful for WCOTP member organisations as a means of comparison among the different systems in European countries. We hope that this will help them to analyse the main deficiencies and to contribute to the improvement of each national situation.

I. ORGANISATIONS WHICH REPLIED TO THE QUESTIONNAIRE

Country / Organisations	NURSERY	PRIMARY	SECONDARY	TERTIARY	VOCATIONAL
Bulgaria, SEB	x	x	x	x	x
Denmark, GL			x		
France, SNES			x	x	x
SNETAA					x
SNI-PEGC	x	x	x		
Germany, VBE	x	x	x	x	x
Ireland, ASTI			x		
INTO		x			
Luxemburg, SNE	x	x			
Netherlands, NGL	x	x	x	x	x
Norway, NF			x		x
NUFO		x	x		
Spain, SGEI	x	x	x	x	x
Sweden, Lärarförbundet	x	x	x	x	x
Switzerland, LCH	x	x	x	x	x
SPR	x	x			
United Kingdom, NUT	x	x	x	x	x
SSTA			x		

II. HEALTH INSURANCE

	What % is taken from salary? *	What % is paid by employer?	What % of medical costs is reimbursed
Bulgaria, **SEB**	State pays % of salary for social security and health is a part of it, according to category of workers: 3rd - 35%; 2nd - 45%; 1st - 50%. Out of these 12% is paid for health.		100% if patient is hospitalised. If at home, he/she pays only for medicine, except in chronic cases. If he/she has minimum national salary, cost of medicine is reimbursed.
	Comment: This has been the system. Now there is a transitional period and a new system of social security is being implemented.		
Denmark, **GL**	Nothing	Nothing	50% - medicine prescribed by doctor is paid by authorities.
France, **SNES** **SNETAA** **SNI-PEGC**	Tenured: 5.95% Assistant: 6.8% Retired: 2.65% + "general social contribution" 1.05%	12.69% with ceiling of 11,620 FF.	According to type of illness and medicine used, reimbursement varies from 40% to 100%, usually 70%. MGEN supplements up to 95%. Reimbursement is 100% in cases of serious surgery, certain long illnesses, hospitalisation longer than 30 days, work related accidents, invalidity, and from 6th month of pregnancy.
	Comment: SNES is opposed to "general social contribution". 2.5% is added to these through the Mutuelle Générale de l'Education National (MGEN), a complementary fund. Participation is optimal, but nearly all teachers belong.		

* Gross salary

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	What % is taken from salary?	What % is paid by employer?	What % of medical costs is reimbursed
Germany, **VBE**	Depends if teacher is civil servant or public employee.	50% for civil servants. 6.2% paid by state for national health insurance for public employees.	Civil servants: total. Public employees: not much extra to pay.
	Comment: A civil servant has to insure himself for 50% of medical costs. The public employees - up to a salary of 4,875 DM - are members of national health insurance. If salary is higher they can stay in national or take out private insurance. Premium depends on age, sex and state of health. 6.2% is taken for national insurance, but not more than 302 DM.		
Ireland, **ASTI** **INTO**	7.5% for teachers in Category A1. 3.15% for those in Category D1.	Cat. A1: 12.5% Cat. D1: 2.35%	Costs up to public ward and public medicine are free.
	Comment: 25% of secondary teachers are in Cat. A1, and 75% are in Cat. D1. All teachers under contract must be insured under the State scheme, the Pay Related Social Insurance Scheme. Contributions are deducted at source through the tax system. Employers and employees contribute based on employee's gross pay. Cat. A1 includes teachers who are not under permanent contract and therefore not entitled to join the pension scheme. Cat. D1 teachers have permanent contracts and belong to the pension scheme.		
Luxemburg, **SNE**	2.35%, subject to yearly review.	2.35%	Doctor: 95% Dentist: 95%, dentures according to fixed sum. Pharmacy: 80-100%, depending on type of medicine. Hospital: 100: if treated in hospital.
Netherlands, **NGL**	Each teacher has private insurance.	About 50% of an average premium of private insurance.	Depends on conditions of private schemes.

	What % is taken from salary?	What % is paid by employer?	What % of medical costs is reimbursed
Norway, **NF** **NUFO**	7.8%	16.8%	No costs in hospital. For doctor's consultation, patients pay 50% and remainder is paid to doctor by social security. 80% of medicines are reimbursed to patient who pays up to 175 NOK.
Spain, **SGEI**	No %. A fixed amount is deducted for each teacher, variation depending on classification - primary or secondary.	Not known.	Fixed amounts in specific cases: odontology, ophthalmology, orthopaedic equipment. These are not included in overall health plan. 70%.
Sweden, **Lärarförbundet**	No special charge for health insurance system.	Employer pays a tax based on amount of salary paid to employee. 10.10%.	Expenses for medicine limited to 75 SEK per purchase. During 12 months expenses for medical care and medicine limited to 1,575 SEK.
Switzerland, **LCH**	Different for each Canton. For some it is nothing, for others is a % or a certain amount.	Different for each Canton. Some employers pay a certain amount, others not.	90%, by private insurance.
* **SPR**	0.4% for non-occupational accidents and 0.5% for complementary health insurance.	State pays 30 SF per month to help employee pay private health insurance (obligatory).	90%, by private insurance.

* Response throughout concerns Canton of Geneva

	What % is taken from salary?	What % is paid by employer?	What % of medical costs is reimbursed?
United Kingdom, England-NUT	2% of first £52 + 7% of remainder of salary up to level of £390 per week.	10.45% up to full amount of salary.	Treatment of teachers is largely free, but charges are made for some services: dental, spectacles, medicines.
Scotland-SSTA	7% up to a maximum of £27.30.	6.65% of weekly earnings up to £390 + 10.45% of earnings above.	See above.

II. HEALTH INSURANCE (cont.)

	What salary is paid during sick leave?	In case of hospitalisation what is the situation?	Any illnesses for which special sick leave is granted?
Bulgaria, **SEB**	According to years worked: 3 mths-10 yrs: 70% 10-15 years: 80% 15 yrs to end: 90%.	100% is reimbursed.	No
Denmark, **GL**	Full salary. In case of serious illness, there is normally 1 year before dismissal.	Free of charge for Danish citizens in Denmark.	No
France, **SNES** **SNETAA** **SNI-PEGC**	Depends on the type of leave.	Teacher gets sick leave.	Yes, those giving right to CLM or CLD.
	Comment: The public service statutes distinguish 3 types of leave for tenured employees: - sick leave for 1 year: 3 months full salary, then 9 months half salary; - leave for a long illness for 3 years (CLM): full salary for 1 year, then half salary for 2 years; - leave of long duration, for 5 years (CLD): full salary for 3 years, then half salary for 2 years.		
Germany, **VBE**	Civil servant: State pays same salary, with no time restriction. Public employee: Employer pays salary 6 weeks, then insurance pays.	100%	No

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	What salary is paid during sick leave?	In case of hospitalisation what is the situation?	Any illnesses for which special sick leave is granted?
Ireland, **ASTI** **INTO**	100%, with certificate from doctor, up to 12 months in 4 years consecutive.	Cat. A1: 100%.	No
	Comment: Cat. A1 teachers have free hospital services in public wards, free consultant's and specialist's services in outpatient clinics, including maternity and infant welfare services. Cat. D1 teachers have above services, but must pay fee for first 10 days of hospital care.		
Luxemburg, **SNE**	100% for 6 months.	100% for first 6 months.	No
Netherlands, **NGL**	100% for 18 months,	after that 80%.	Pregnancy and childbirth.
Norway, **NF** **NUFO**	100%, up to 1 year,	54 weeks for teachers and State employees.	No, leave is paid regardless of diagnosis. Teachers and State employees can have paid leave beyond 54 weeks if accepted as occupationally related.
Spain, **SGEI**	100% first 3 months, then fixed amount reimbursed by administration and another part MUFACE (Mutualidad General de Funcionarios Civiles del Estado), fund for civil servants, totalling 100% salary.	MUFACE pays all, even maternity cases.	No
Sweden, **Lärarförbundet**	65%: during days 1-3 80%: during days 4-90 90%: from 91st day. Employer also pays 10% during first 90 days per illness.	Employee pays 65 SEK per day.	No

	What salary is paid during sick leave?	In case of hospitalisation what is the situation?	Any illnesses for which special sick leave is granted?
Switzerland,			
LCH	Differs according to Canton. 6-12 months at 100% salary, then decreasing.	Private or collective insurance pays.	Yes
SPR	720 days out of 1095 days, renewable.	Private insurance pays.	No
United Kingdom,			
England-NUT	£52.50/week up to 28 weeks. £52/week after 28 weeks, plus increases for dependents. In addition on these State benefits, teachers receive as follows: 1st year of service: full pay for 25 working days, and after 4 calendar months service, half pay for 50 working days. During 2nd year: full pay for 50 working days and half pay for 50 working days. 3rd year: full pay for 75 working days and half pay for 75 working days. 4th year: full pay for 100 working days and half pay for 100 working days.		No, but claims can be made for certain illnesses contracted during employment.
Scotland-SSTA	Same as above.		Employers may extend sick leave, at their discretion.

II. HEALTH INSURANCE (cont.)

	Do you have specific legislation in case of accident during working hours?	Do you have a mutual health scheme, complementary to general health insurance scheme?
Bulgaria, SEB	Yes	No, except for some professions, called "free", which are usually practiced outside State employment, such as interpreters, who have their own fund.
Denmark, GL	Yes, monetary compensation, and eventually salary during sick leave.	No, not necessary.
France, SNES SNETAA SNI-PEGC	Yes, including commutation to and from work. For tenured teachers: receive full pay and are reimbursed all costs.	Yes, the MGEN - Mutuelle Générale de l'Education Nationale. It insures complementary reimbursement of medical expenses up to 95%, possibly 100%.
Germany, GL	Yes	The national health insurance for employees is a mutual insurance scheme.
Ireland, ASTI INTO	Yes, since 1989.	Most teachers are members of the Voluntary Health Insurance, which is complementary to the State scheme.
Luxemburg, SNE	Yes, including travel to and from work.	Yes
Netherlands, NGL	No	No
Norway, NF NUFO	Yes, this is more advantageous than other cases. In addition to paid sick leave, patient does not pay for visits to the doctor (doctor is reimbursed 100% from social security) or for medicines. It is easier to get a pension and possibly to get an indemnity in case of invalidity.	In addition to public health service, which includes private health personnel reimbursed by social security, there is private health service, not reimbursed by social security. This applies to doctors and hospitals.

	Do you have specific legislation in case of accident during working hours?	Do you have a mutual health scheme, complementary to general health insurance scheme?
Spain, SGEI	No	Yes, the public service fund, MUFACE.
Switzerland, LCH	Yes, compulsory accident insurance.	---
SPR	Yes, at employer's expense.	Yes, personal or through the union (group plan).
Sweden, Lärarförbundet	Yes, the law of industrial injury insurance.	Yes, one can take out health and accident insurance with a private company.
United Kingdom, England-NUT Scotland-SSTA	Yes, the State Industrial Injuries Benefit, but it rarely applies to teachers in Scotland.	No

III. MATERNITY INSURANCE

	Is legislation for maternity leave separate from that of medical scheme?	What is length of maternity leave?	Does this leave affect career of the woman teacher or her pension?
Bulgaria, **SEB**	No, with the exception of compensation.	1st child 120 days 2nd child 150 days 3rd child 180 days 4th +: 120 days.	No, paid leave until the child is 2, for 1st, 2nd and 3rd child. For 4th + child: 6 months. Non-paid leave until child is 3. These leaves count towards pension and do not affect career.
Denmark, **GL**	Yes	14 weeks before birth and 24 weeks after with full salary and pension insurance payment.	No
France, **SNES** **SNETAA** **SNI-PEGC**	Yes, full salary, even if working part-time.	1st and 2nd child: 16 weeks. 3rd child: 26 weeks. Pathological pregnancy: 2 extra weeks before birth. Pathological birth: 1 month extra. Multiple births: 2 extra weeks.	No, in case of teachers in training tenure may be postponed until after leave.
Germany, **VBE**	Yes	6 weeks before birth and 8 weeks after.	No
Ireland, **ASTI** **INTO**	Yes	14 weeks.	No
Luxemburg, **SNE**	Yes	8 weeks before birth. 8 weeks after birth. 12 weeks after in case of premature birth or multiple or if mother is nursing.	No
Netherlands, **NGL**	It is called parenthood insurance.	6 months.	No

	Is legislation for maternity leave separate from that of medical scheme?	What is length of maternity leave?	Does this leave affect career of the woman teacher or her pension?
Norway, **NF** **NUFO**	Yes	30 weeks with 100% salary, or 38 weeks with 80% salary.	No, if she takes 30 week leave. The 38 week leave may affect her pension.
Spain, **SGEI**	Yes	16 weeks.	No
Sweden, **Lärarförbundet**	No	Parent has right to be free until child is 1.5 years old, or as long as there are remaining days of parent's leave.	No
Switzerland, **LCH**	Yes	9 months. Employer cannot end contract during 16 weeks after birth. Salary is paid according to Canton.	No
SPR	Yes, in part.	16 weeks.	No
United Kingdom, England-**NUT** Scotland-**SSTA**	Yes, with a scheme for teachers. State Maternity Benefits and Leave: Maternity Pay: either 18 weeks at £43.50/week or 6 weeks pay at 90% of normal pay and 12 weeks pay at £43.50/week, depending on length of service. Additional Leave: up to 29 weeks after birth with right to return to work. Teachers' Maternity Benefits and Leave are: Maternity Pay: 18 weeks pay with 4 weeks at normal pay, 2 weeks at 90% of normal pay and 12 weeks at half pay. Additional Leave: up to 29 weeks after birth with right to return to work.		A woman has right to return to work at any time before the end of 29 weeks from week of confinement provided that (a) she has completed 104 weeks continuous local authority service by beginning of week of confinement, (b) she gives employer written notice of intention to return to work at least 21 days before beginning leave, (c) she gives at least 3 weeks written notice of date when she will return to work.

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III. MATERNITY INSURANCE (cont.)

	Is there same leave in case of adoption?	Does paternity leave exist?	At end of maternity leave, can one take more leave? What length? Does this leave apply to both women and men?
Bulgaria, **SEB**	Yes	Yes	Yes, father or mother can ask for unpaid leave, unlimited, in agreement with co-workers. One month counts toward the pension, in case of unpaid leave.
Denmark, **GL**	Yes, 24 weeks after reception of child.	Yes, 2 weeks chosen by father in the 24-week period after adoption.	Yes, but normally without salary. There is a maximum of 5 years for leave with salary, regardless of reason.
France, **SNES** **SNETAA** **SNI-PEGC**	No, 10 weeks for 1st and 2nd child, 18 weeks for 3rd and +.	Yes, 3 working days.	Leave can be taken by mother or father before child is age 3, for 6-month periods, unpaid. Leave of absence can be granted to raise child under 8 years old.
Germany, **VBE**	No	Yes, 2 days.	Yes, 18 months for men and women.
Ireland, **ASTI** **INTO**	10 weeks.	No, it is under negotiation.	Yes, unpaid leave of 4 weeks. Women only.
Luxemburg, **SNE**	No, 8 weeks. 12 weeks if multiple adoption. For one parent.	Yes, 2 days.	Leave without pay or half-time work to raise child under 15. This leave is for men or women.
Netherlands, **NGL**	5 days.	Yes, parenthood leave.	No

	Is there same leave in case of adoption?	Does paternity leave exist?	At end of maternity leave, can one take more leave? What length? Does this leave apply to both women and men?
Norway, **NF** **NUFO**	No, 28 weeks with 100% salary, or 33 weeks with 80%.	Yes, the father or another person with care for the child can take not more than 24 weeks if the mother restarts work before 30 weeks. In addition the father can take 2 weeks.	Yes, at end of maternity leave, mother or father can take more unpaid leave.
Spain, **SGEI**	8 weeks.	The last 4 weeks can be taken by the mother or the father.	Yes, one year unpaid can be taken by one or the other.
Sweden, **Lärarförbundet**	Yes	If parents have joint custody of child, each has right to parental leave for 90 days.	In addition to normal time, one can work 3/4 time until child passes first school year.
Switzerland, **LCH**	No	No	No
SPR	Yes	Parental leave, unpaid, 3 years for each parent.	Yes, nursing leave 4 weeks, then parental leave.
United Kingdom, England-**NUT** Scotland-**SSTA**	No	No	Yes, up to 29 weeks

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III. MATERNITY INSURANCE (cont.)

	Are there particular allowances and working conditions for pregnant women?
Bulgaria, **SEB**	Yes, she can transfer to another post, can work a shorter day, can have a light meal during the day at state expense.
Denmark, **GL**	No, pregnancy is not regarded as an illness.
France, **SNES** **SNETAA** **SNI-PEGC**	Temporary adjustment of work, without reduction of length of time worked. Change in schedule. Right to absences for: medical exams, preparation for child birth without pain, nursing.
Germany, **VBE**	Yes
Ireland, **ASTI** **INTO**	No
Luxemburg, **SNE**	Allowances, yes. Working conditions, no.
Netherlands, **NGL**	No
Norway, **NF** **NUFO**	Since April 1, 1991 pregnant women have paid leave last 2 weeks before delivery.
Spain, **SGEI**	No
Sweden, **Lärarförbundet**	Earliest one can have leave from 60th day before birth and latest from 11 days before
Switzerland, **LCH**	By agreement with employer.
SPR	No, can take maternity leave 4 weeks before birth.
United Kingdom, England-**NUT** Scotland-**SSTA**	No

IV. FAMILY ALLOWANCES

	Do child allowances exist? What is their proportion relative to salary and number of children?	What assistance is for: - continuation of studies? - vacations? - orphan allowance? - handicapped child allowance - others?
Bulgaria, **SEB**	Yes, but not depending on salary. 1 child: 15 levas, 2nd & 3rd child: 30 levas, 4th child +: 15 levas. Council of Ministers adds to these according to inflation rate.	Study is free, including higher education. Textbooks are free until age 14. When family income is below minimum salary, pupils receive money to eat at the canteen. After age 14 they receive grants. Orphans are taken care of by the State until end of secondary education. There is a special school for handicapped and parents pay a small part.
Denmark, **GL**	Yes, 4,000-6,000 Dkr per child per year depending on age. No relation to salary.	- For further and higher education there are grants and loans from the State. - Private groups offer vacations for children from families of limited means. - An orphan allowance is built into pension insurance, which most GL members have. - Allowance is now 20% of calculated pension of deceased parent, 40% if both parents die, until age 24. - Handicapped children get allowances according to need after evaluation by public authorities.

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	Do child allowances exist? What is their proportion relative to salary and number of children?	What assistance is for: - continuation of studies? - vacations? - orphan allowance? - handicapped child allowance - others?
France, **SNES** **SNETAA** **SNI-PEGC**	Yes, a supplement to salary, progressive according to number of children and proportional to salary. Also, family allowances, progressive according to number of children and their age, up to 20 years: 2 children: 610 FF 3 children: 1,391 FF 4 children: 2,172 FF 5 children: 2,953 FF Also allowances for: very young child, handicapped child, family support, single parent, parent education.	- A back-to-school allowance of 375 FF is given to children of low income families. - For families with income below 9,800 per month, each child gets 32-54 FF per day at holiday and language centres, for vacation. Civil servants can get vacation vouchers. State pays part. - Orphan allowance: 429 FF/month if child is orphan of mother or father. 572 FF/month if child is orphan of both parents. Orphans of civil servants get in addition 10% of the parent's pension. - Handicapped child: 591 FF/month for education. 777-1,982 FF/month for families with handicapped children. - Various types of aid for child care before school years.
Germany, **VBE**	Yes, 1st child: 50 DM 2nd child: 100 DM 3rd child: 220 DM 4th child +: 240 DM not depending on salary.	- Training or education allowances, also paid during vacations. - Yes, orphan allowances. - For handicapped there is tax relief.
Ireland, **ASTI** **INTO**	No	None

	Do child allowances exist? What is their proportion relative to salary and number of children?	What assistance is for: - continuation of studies? - vacations? - orphan allowance? - handicapped child allowance - others?
Luxemburg, **SNE**	Yes, progressive according to number and age of children, independent of salary.	- For studies, up to age 25, 27 for medical studies. Grants from State, private foundations. Reimbursable/ non-reimbursable subsides. Subsidies from community. Loans from private institutions at low rates. - Orphan allowance for children of civil servants is a percentage of the pension parent would have had. This percentage depends on number of children and whether child is orphan of 1 or 2 parents. - Handicapped child: double the monthly child allowance with no age limit. - Every September a back-to-school allowance equal to monthly child allowance. Loan to newly married couple at low rate to set up household. An education allowance to encourage one parent to assist child's education during time when child has most need of presence of parent.
Netherlands, **NGL**	Yes, no relation to salary, only to number and age of children.	- Study allowance: - Vacation allowance 8% of salary. - Orphan allowance: 550-1,100 DG per month depending on age. - Handicapped child: general insurance for special costs of illness.
Norway, **NF** **NUFO**	Yes, for children up to age 16. Independent of salary. 1 child: 784 NOK 2 children: 1,609 NOK 3 children: 2,552 NOK Single parent gets child allowance for one child more than she/he has.	- Studies: can apply for loans and scholarships from National Loan Office for Students. - Handicapped child: pension from age 16.

	Do child allowances exist? What is their proportion relative to salary and number of children?	What assistance is for: - continuation of studies? - vacations? - orphan allowance? - handicapped child allowance - others?
Spain, **SGEI**	There is "family aid" of 250 pts/month, per child for 18 years, and a reduction in cost of some services for large families, 4 children and more.	Studies: MUFACE gives grants for room and board of children of civil servants, under certain conditions: orphans, or those below minimum salary. Grants vary according to subject studied.
Sweden, **Lärarförbundet**	Yes, each child gets 9,000 SEK per year, regardless of parents' income. Then, a supplement for 3rd child: equal to 1/2 child allowance; 4th child: 1 child allowance 5th child +: 1 1/2 child allowance for each. These are given until that quarter of year when child is 16 years old, or as long as child is pupil in compulsory school.	- Continuation of studies: study loan. - Orphan allowance: children's pension. - Handicapped: disability benefit, allowance for home equipment, allowance to parents for care.
Switzerland, **LCH** **SPR**	According to Canton.	Handicapped: according to Canton. SPR has a pension fund which supplements the Swiss AVS/AI (pension and invalidity fund).
United Kingdom, England-**NUT** Scotland-**SSTA**	Yes, State Child Benefit: 1st child: £9.25/week; 2nd child: £7.50/week.	None. - Scotland says some aid is possible for continuation of studies beyond statutory leaving age. - Handicapped child: some special allowance.

V. HANDICAPPED IN THE PROFESSION

	Is there any legislation in case of handicap: - as result of exercising the profession? - which occurred outside the exercise of profession?	Are there jobs reserved for handicapped persons? Explain
Bulgaria, **SEB**	Yes, separate legislation. Handicapped persons receive compensation when injured by accident at work. State tries to place them in suitable jobs.	Yes, there are companies which are devoted to hiring these people, which have favourable economic conditions - lower taxes.
Denmark, **GL**	In case of serious handicaps there is possibility of pension.	No, but public authorities and large private firms tend to employ some handicapped persons.
France, **SNES** **SNETAA** **SNI-PEGC**	Yes, during professional service, including travel to and from work. Leave is given with full remuneration until teacher is able to resume work or until retirement. A teacher who is permanently unable to continue working can be retired at his or the administration's request, after a delay of 12 months. He has right to a disability life annuity, concurrent with regular pension. A teacher who contracts a work-related illness or disability from a work-related accident leading to at least 10% disability can request a temporary disability allowance corresponding to the extent of disability, this allowance being concurrent with remuneration.	Yes, some jobs (but too few) are reserved for rehabilitation and/or re-employment of sick or injured teachers, mainly at the Centre for Distance Education. Access to education posts is possible on the advice of a special commission. The same degree requirements and competitive entry exams as for other candidates. According to law, companies and the civil service must employ 6% handicapped, but this is not the case in national education. A debate is underway.
Germany, **VBE**	Yes, but it does not distinguish between handicap resulting from exercising the profession or not. This distinction is made in cases of working accidents and occupational diseases.	Every public or private employer who has at least 16 employees has to hire at least 6% disabled persons. If he does not, he must pay a fine.

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	Is there any legislation in case of handicap: - as result of exercising the profession? - which occurred outside the exercise of profession?	Are there jobs reserved for handicapped persons? Explain
Ireland, **ASTI** **INTO**	No	No
Luxemburg, **SNE**	Yes, in both cases, but the law governs only the procedure for retirement and calculation of pension.	No, the commission which determines the teacher's inability to work can assign him to other employment in the civil service, but this is rarely done. Usually the person is retired.
Netherlands, **NGL**	A supplement to disability pension if during work. If outside work, just a disability pension.	Yes, at least 5%.
Norway, **NF** **NUFO**	Yes, it is easier to get a pension and possibly to get an indemnity in case of invalidity.	Yes, there are "protected work places" where there are lighter routine jobs. If an employee has problems because of illness it is the employer's duty to adjust working conditions.
Spain, **SGEI**	No	Yes, special work in library or secretariat, or in education administration.
Sweden, **Lärarförbundet**	Yes, employees are insured for work related injuries by the law of industrial injury. Employers are insured by law of general insurance for illnesses and handicaps from traffic accidents are under law of traffic injury insurance.	Yes, protected workshops for which government is the employer. Also county labour boards which can request employers to hire handicapped persons.
Switzerland, **LCH** **SPR**	According to Canton.	--- No
United Kingdom, England-**NUT**	No	No
Scotland-**SSTA**	Not for teachers, but employers try to accommodate them.	Large employers are legally obliged to reserve jobs for handicapped persons, but law is usually ignored and rarely enforced.

VI. PENSION

	Does the teacher contribute?	Contribution rate? Single/married	1) Compulsory retirement age. 2) Earliest age of voluntary retirement.
Bulgaria, **SEB**	No	---	1) Women, 55 Men, 60 2) ---
Denmark, **GL**	Yes	S/M 5% + 10% from employer.	1) 70 2) 60
France, **SNES** **SNETAA** **SNI-PEGC**	Yes	S/M 7.85% for tenured, 8.54% for assistants.	1) 60 for primary school teachers 65 for others. 2) 55 for primary school teachers 60 for others.
	Comment: Women with 3 children may retire after 15 years of service. For teachers, other than primary, after 55 they may work half time with 80% salary.		
Germany, **VBE**	Only those who are public employees.	S/M public employees 9.35%	1) 65 2) 62
Ireland, **ASTI** **INTO**	Yes	S/M 6.5%	1) 65 2) 55, if 35 years' service, and would have pension equal to 35/80 of final salary.
Luxemburg, **SNE**	Yes	S/M 3%	1) 65 2) 60
Netherlands, **NGL**	Yes	S/M 10%	1) 65 2) 60
Norway, **NF** **NUFO**	Yes	S/M 2%	1) 67-70 2) 65
Spain, **SGEI**	Yes	Same for all.	1) 65 2) 60
Sweden, **Lärarförbundet**	No	---	1) 65 2) 60

	Does the teacher contribute?	Contribution rate? Single/married	1) Compulsory retirement age. 2) Earliest age of voluntary retirement.
Switzerland,			
LCH	Yes	Cantonal laws.	1) Women, 62 Men, 65 2) Cantonal laws, partial after 60
SPR	Yes	1st & 2nd pillars, S/M 6.75%	1) Primary ed. 62 2) 55
United Kingdom, England-NUT Scotland-SSTA	Yes	S/M 6%	1) 65 2) 60, or 50 with employer's agreement (NUT)

VI. PENSION (cont.)

	Pension on compulsory retirement, as a % of salary?	Gratuity on compulsory retirement?
Bulgaria, SEB	75%	3% for each year above 20.25 years.
Denmark, GL	60-67%	No
France, SNES SNETAA SNI-PEGC	2% per year of service, with a maximum of 75%. Bonuses which can add to seniority: 1 year per child for women, overseas service, service during war. In these cases, the maximum is 80%. Pension is increased 10% if the teacher (man or woman) has raised 3 children, + 5% each for more.	No
Germany, VBE	75%	---
Ireland, ASTI INTO	50%, if teacher has contributed for 40 years.	3/80 of pensionable salary at time of retirement for each year of service, up to maximum of 40 years.
Luxemburg, SNE	About 80% of last remuneration after 30 years of service.	Remuneration is maintained during the first 3 months of retirement.
Netherlands, NGL	70%	---
Norway, NF NUFO	Between 60 and 70%	No
Spain, SGEI	Depends on years worked, the State budget, and the number of retired.	No

	Pension on compulsory retirement, as a % of salary?	Gratuity on compulsory retirement?
Sweden, **Lärarförbundet**	Teachers do not contribute to pension system, which has 3 parts: (1) Government taxes (15% of teachers' salary) (2) Employees' social welfare contributions (between 52 and 60% of salary after 30 years of work. (3) Collective agreement funds - 6%. Normally a teacher's pension is 72-80%.	---
Switzerland,		
LCH	According to Canton. Can be 60-70%.	According to Canton.
SPR	75%	According to Canton.
United Kingdom, England-**NUT** Scotland-**SSTA**	1.25% of final average salary for each year of service up to maximum of 40 years at age 60 (that is, up to maximum of 50% final salary), or 45 years at age 65.	3.75% of final average salary for each year of service to maximum of 40 years at age 60 (that is, to maximum of 150% of final salary), or 45 years at age 65.

VII. UNEMPLOYMENT PROTECTION

	Do you contribute to an employment insurance?	What % is taken from salary?	What proportion is paid by employer?
Denmark, **GL**	Yes	A fixed amount - about 4,000 DKr per year.	Very small, indirect payment.
France **SNES** **SNETAA** **SNI-PEGC**	Even though tenured teachers are not at risk of unemployment, all teachers pay dues as solidarity contribution.	1%	State guarantees employment for tenured civil servants.
Germany, **VBE**	Only teachers who are public employees.	3.4%, but not more than 221 DM. From January 1992 - 3.15%.	3.4% (1992 - 3.15%)
Ireland, **ASTI** **INTO**	No	---	---
	Comment: Teachers do not contribute to unemployment insurance. If teaching positions are suppressed because of falling enrolments, the teachers are redeployed to other schools. There are no redundancy arrangements.		
Luxemburg, **SNE**	Yes	2.5%, reviewable annually.	2.5%
Netherlands, **NGL**	Yes	Not known.	---
Norway, **NF** **NUFO**	No	---	Included in employer's payment.
Spain, **SGEI**	No	---	---
Sweden, **Lärarförbundet**	Yes, if member of Federation of civil servants unemployment benefit fund.	18 SEK/month.	---
Switzerland, **LCH** **SPR**	Yes	0.2%	0.2%

	Do you contribute to an employment insurance?	What % is taken from salary?	What proportion is paid by employer?
United Kingdom, England-NUT Scotland-SSTA	State Unemployment Benefit is paid to unemployed if they have paid sufficient National Insurance Contribution from which benefit is funded. No benefit is paid to unemployed teachers by employer other than Redundancy Payment at time of dismissal.	A % is taken from the 2-7% paid as health insurance.	A % is taken from the 6.65-10.45% paid as health insurance.

VII. UNEMPLOYMENT PROTECTION (cont.)

	What do you receive in case of job loss (% of salary)?
Denmark, **GL**	125,000 DKr per year, maximum. Percentage is dependent on seniority - 55-37%.
France, **SNES** **SNETAA** **SNI-PEGC**	For non-tenured Daily basic benefit: - after 91 working days: 37.14 FF/day + 30.3% of salary calculated on daily basis, up to maximum of 56.25% of this salary; - after more working days: 49.52 FF/day + 40.4% of daily salary, up to maximum of 75% of salary. Benefit in case of dismissal: 76.64% FF/day; 106.23 FF/day for employee without work for at least 1 year and who has been teaching for 20 years. State employer handles payments.
Germany, **VBE**	68% with at least one child; 63% if no children.
Luxemburg, **SNE**	As civil servants, teachers have job security. If teaching posts are suppressed, teachers are moved to another post.
Netherlands, **NGL**	First 3 months: 93% Next 9 months: 83% Next 12 months: 73% For the rest: 70%, as long as right to receive is valid.
Norway, **NF** **NUFO**	0.02% from the daily gross salary.
Sweden, **Lärarförbundet**	A member of unemployment benefit fund gets 90% of loss of income, maximum 543 SEK 5 days/week for 300 days, maximum. Persons older than 55, 450 days. Persons not having rights from fund can receive 191 SEK per day, for same time.
Switzerland, **LCH** **SPR**	80% of salary for married teacher; 70% of salary for single teacher.
United Kingdom, England-**NUT** Scotland-**SSTA**	Redundancy Pay is for teachers who lose job due to redundancy and who have 2 years' service, as follows: 1 1/2 weeks' pay for every year employee was aged over 41; 1 week's pay for every year he/she was between ages 21 and 41; 1/2 week's pay for every other year of employment. This is limited by a maximum of 20 years on period of employment and a limit of £198 on weekly pay. Teachers may receive higher redundancy payment at discretion of employer.

VIII. DEATH

	In case of death of a teacher, what are the rights and benefits given to beneficiaries?
Denmark, **GL**	1-3 months of salary depending on seniority of the deceased. If death before age 65, an insurance sum of 250,000-450,000 DKr is paid, plus pension - 60% of calculated pension for dead parent to a wife/husband, 20% of pension per child. 40% if both parents die, until the child is 24.
France, **SNES** **SNETAA** **SNI-PEGC**	State pays to the family a sum equal to the most recent 1-year salary. MGEN fund pays the same amount, increased if there are dependent children. In addition, the widow, or if none, the children, receives 50% of the pension the deceased would have been entitled to. The widower, unless he is disabled, receives the same only at age 60. The orphans receive in addition 10% of this pension.
Germany, **VBE**	The wife or husband of a deceased teacher has a right to a pension, but her/his own income will be taxed. Children, who are younger than 27 and in school, receive a pension. If they have own income, it will be taxed.
Ireland, **ASTI** **INTO**	An orphan's allowance is payable in respect of children both of whose parents are dead and is payable until age 18. Membership in the teachers' superannuations scheme confers specific benefits on spouses and children of deceased teachers. The surviving spouse, provided contributions are satisfactory, receives a pension of 1/2 of the pension which would have been payable to the deceased had he/she stayed in service up to retirement age. Children of deceased receive smaller sums.
Luxemburg, **SNE**	Salary of deceased (or pension if retired) is paid for 3 months to spouse, or if none, to children. A funeral allowance is given by the civil servants' health insurance fund.
Netherlands, **NGL**	Widow's pension equal to 5/7 of the old age pension. Orphan's pension equal to 1/7 of the old age pension for each child.
Norway, **NF** **NUFO**	Beneficiaries receive an "after-salary", the size depending on age of the deceased, for example: 50 years - 150,000 NKR; 51 years - 142,500 NKR; 52 years - 135,000 NKR. If surviving relatives were supported by deceased, they can get a pension.
Spain, **SGEI**	The spouse has right to a percentage of the deceased's salary, and also to family assistance if there are children, or aid for handicapped. If there is no widower or widow, children with no salary receive a percentage. MUFACE pay 200,000-100,000 pts in case of death and 50,000 for funeral expenses.

	In case of death of a teacher, what are the rights and benefits given to beneficiaries?
Sweden, **Lärarförbundet**	In 1990, the survivors' pension law was changed to include both men and women. Earlier, only the surviving wife received a pension. Pension is given to surviving spouse for 1 year after death. If there are children under age 12, a pension is given until youngest child reaches 12. Pension will be given to children under 18 if they are in upper secondary school, and if they continue studies they may receive pension until June of year they reach age 20. A family pension is given to surviving husband/wife/companion. Survivor's pension is given to an adult for 5 years.
Switzerland, **LCH** **SPR**	Spouse receives 40% of salary; orphan of 1 parent, 15%; orphan of 2 parents, 25%. SPR replies: according to pension fund.
United Kingdom, England-**NUT** Scotland-**SSTA**	Wife receives a pension equal to 1/2 of the pension which would have been payable to the deceased. A further 1/4 of that is payable if there is 1 child and another 1/4 if there are 2 or more children. In addition, a death gratuity at least equal to salary of deceased is paid to wife. Widowers' benefits have just been introduced, but are now at very low levels.

IX. POSITION OF THE TRADE UNION

What is the policy of your trade union in relation to the social system in your country?

Denmark,
GL

General acceptance, but deploring cuts in public expenditure within the whole public system.

France,
SNES

SNES believes that the development of social security is a social investment of first importance for workers and their families, for the economy and the nation.

SNES opposes all measures which aim to transfer health expenses to households and mutual funds and which are pushed through as a means of "economising" on health insurance, by broadening the private sector, by the unfair distribution of family assistance and by the questioning of retirement plans. With accumulated contributions for meagre benefits, this system becomes a backward step in collective social security without precedence, for the profit of private insurers lying in wait for the "market" in sickness and old age. SNES counteracts this pervasive, corrupt, repressive situation catering to market forces and individualism with the idea of solidarity, extending high level social protection for all. It asks that the complementary nature of social security be reserved for mutuality.

SNES advocates the reform of social security financing to use revenues favouring the creation of employment and economic efficiency, excluding any transfer of costs to salaries.

It works for the development of an efficient health policy favouring preventive steps sensitive to working conditions for the young in school and for the staff. It calls for the defence and expansion of the school health service and for the setting up of a real hygiene service.

New and serious threats affect the retirement systems following the publication in April 1990 of the governmental white paper which prolongs and increases set-backs already recommended by the X Plan:

- extending the number of years of contribution from 37.5 to 41 or 42;
- change in the base of calculation of pensions to 25 years and not the 10 best years;
- delinking pension and salaries.

SNES is opposed to such social regression. It proposes steps to find lasting financing for the social security system, to preserve and improve the pension scheme, and to harmonise the retirement systems at a higher level.

What is the policy of your trade union in relation to the social system in your country?

SNETAA

Finance: the practice of setting an upper limit on some contributions creates an inequality in so far as the highest salaries pay proportionately less than do the lowest salaries. Also, financing based on salaries need not be the only response to needs. Contributions should be diversified and more equitable.

Pension rights: SNETAA adheres to the idea of the retirement pension for civil servants as "a personal, lifetime, monetary allowance given to civil servants in payment for services they have made until the end of their employment". SNETAA believes in the indexation of pensions on salaries.

SNETAA demands:
- improvement of the widow's pension and, particularly, its minimum;
- equality in the distribution of survivor's pension for spouses regardless of sex;
- the possibility to start retirement with pension for all civil servants whose pension can be calculated on the basis of 37.5 yearly contributions;
- the right to retirement for mothers who have raised one or two children;
- the inclusion of the housing allowance in gross income;
- the taking account of time spent studying beginning at age 18, in the form of bonuses;
- improvement in the system of validation of non-tenured services;
- the taking account of service given overseas with public organisations for research, education, and culture.

Health costs: control of health costs ought not to be made through reduction in benefits, but by complementary means:

- medical collective agreements;
- exact assessment of medical procedures;
- adaptation of charges;
- training and informing of medical personnel and the insured;
- consultation between prescribers and the social security office.

Family: SNETAA demands the setting up of measures allowing families to raise children by compensating them for new expenses incurred from the first birth.

Handicapped personnel: for civil servants who are disabled in the course of their careers, SNETAA calls for the creation of jobs and equipment to ensure rehabilitation, re-employment or re-assignment if necessary. Employment of handicapped persons is both a legal obligation and a right through solidarity. State service should set an example.

What is the policy of your trade union in relation to the social system in your country?

SNI-PEGC

SNI-PEGC reaffirms its adherence to the principles of solidarity, universality and unity on which the social security system was built. It denounces the reduction of reimbursement for medical expenses by the State and the social security system. It urges an improvement which will guarantee for everyone equality of access to medical care. It demands the improvement in living conditions and environment which will contribute to prevention.

With regard to family assistance, SNI-PEGC denounces the fact that the greater the revenues, the greater the assistance. It asks for:

- a change and simplification in the system of benefits;
- the idea of right to replace that of aid;
- the recognition of a child's right to an income in line with the universal rights of the child.

SNI-PEGC demands a more equitable and more diversified financing of social security. The State must take charge of the costs of equipment, training, research and national solidarity. The social contributions which are tied solely to the income of employees ought to be broadened to include the worth of enterprises.

The need for a genuine social service is a requirement of SNI-PEGC. Social action is a means to correct inequalities. But the State does not itself respect the laws it imposes on other employers. SNI-PEGC demands the enlargement of the field for social action (leisure, culture, ...) and greater access to social action for personnel.

SNI-PEGC works toward the creation in Europe of a society which guarantees a high level of social rights. It asks that the role and place for mutuality in social protection be recognised in Europe.

Regarding retirement, SNI-PEGC will fight against any questioning of rights gained. It asks for:

- flexibility which will allow those who wish to stop working before the present age limit;
- distribution of survivor's benefits for men and women;
- increase in the amount of these survivor's pensions, beginning with the lowest;
- the taking account of certain periods in calculating the length of time worked: initial training, parental leave, availability to raise a child.

Germany,
VBE

We are fairly content with the social system, but there are several points to improve, for example, child allowance and reimbursement of hospital costs. Above all, we must ensure that social benefits are not reduced.

What is the policy of your trade union in relation to the social system in your country?

Ireland,	
ASTI	We have not developed any major policy statements on the social welfare system in Ireland. ASTI supports the policy of the Irish Congress of Trade Unions (ICTU) in this area, which has in recent years devoted considerable attention to the deep-seated problems of poverty and inequality in Irish society. The ICTU has developed clear guidelines for the reform of the existing social welfare system. Its policy emphasises that any reform of the system must be based on the principles of redistributive justice and should meet the basic criteria of adequacy, comprehensiveness, consistency and simplicity. Rational planning mechanisms must be introduced, which must be based on a consultative process with those groups most affected by the social welfare system. A fair system of appeals must be established and anomalies in the system must be corrected, particularly those which discriminate against women.
INTO	INTO processes its views on the social system through the trade union centre, the Irish Congress of Trade Unions.
Luxemburg,	
SNE	Teachers form part of the public service. SNE is therefore affiliated to the large and only group of state employees, the Confédération Générale de la Fonction Publique (CGFP). It handles all questions of general interest. Our union, represented by 5 members on the federal committee, takes an active and important part in the development of union strategy for social policy. The CGFP works for the betterment of the present system of protection, such as retirement and security of employment, to maintain the civil service system.
Netherlands,	
NGL	NGL has to be continuously on its guard against any breakdown of the existing system. The social system for teachers risks being detached from the general system for public and civil servants. This would probably lead to a deterioration of the teachers' social position.
Norway,	
NF	To defend the rights as they are today. As far as improvement is concerned we want to lower the retirement age for teachers: Compulsory retirement to 65 years; Voluntary retirement to 62 years.
NUFO	In our opinion the rights to maternity/paternity leave could be far better. NUFO also believes retirement age should be lower for teachers. Today the general age of retirement is 67. Older teachers should also get reduction in their teaching load.

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What is the policy of your trade union in relation to the social system in your country?

Spain,	
SGEI	We think we should be part of the general social security scheme, not only for medical allowances, but also for working conditions. For retirement, only years worked for the State are counted.
Sweden,	
Lärarförbundet	The policy is to try to improve the advantages which already exist. In reality, it has instead been to defend parts of our social insurance system.
Switzerland,	
LCH	Ensure and maintain the present system.
SPR	We have worked hard to get maternity, nursing and parental leaves.
United Kingdom,	
England-**NUT**	We are committed to the immediate increase of minimum State benefits and pension benefits and the improvement of benefits payable to teachers.
Scotland-**SSTA**	We are unimpressed with the State provision and unhappy with certain aspects of the teachers' scheme.

IX. POSITION OF THE TRADE UNION (cont.)

	Do you have within your trade union persons specifically in charge of questions related to social benefits?
Denmark,	
GL	Yes, concerning unemployment, illness and pensions.
France,	
SNES	Yes, there is personal supervision of social protection files in a sector in charge of remuneration, health and retirement.
SNETAA	Yes, two people.
SNI-PEGC	Yes, a national secretary assisted by 2 technical advisors and 1 legal advisor.
Germany,	
VBE	Yes, a department with 11 members.
Ireland,	
ASTI	While all executive officers are familiar with the social welfare system, members' queries are normally directed to one executive officer whose duties include dealing with such queries.
INTO	Yes, a senior official.
Luxemburg,	
SNE	The Secretary General, as member of the governing bodies of our central trade union, CGFP. Also some members of the Central Committee who are on the Management Committee of the civil servants and public employees' health fund.
Netherlands,	
NGL	Yes, 13 employees and 2 members of the board.
Norway,	
NF	No.
NUFO	No one is specifically in charge of such questions. These are treated by two full-time legal secretaries. In addition to the social benefits mentioned in this questionnaire, NUFO offers different insurances to members. There are two persons dealing with these in the secretariat, not full-time.
Spain,	
SGEI	Not at present.

Do you have within your trade union persons specifically in charge of questions related to social benefits?

Sweden,	
Lärarförbundet	Yes, two people full-time for pensions, health and parents' insurance questions, and one person who is in charge of industrial injury insurance. Further, most of the union's administrators understand and can answer questions about the system.
Switzerland,	
LCH	Yes, the Commission Politique Corporative.
SPR	Yes, some delegates to the pension fund committee and delegates to the pension fund assembly.
United Kingdom,	
England-**NUT**	Yes, one officer at Principal grade responsible for policy work on National Insurance and superannuation benefits and one officer at the same grade responsible for policy work on other employer-paid benefits, with supporting administrative staff. Staff are also employed to deal with casework in respect of these benefits.
Scotland-**SSTA**	There is some speciality, but all officials must have a good working knowledge of both state benefits and benefits from the teachers' scheme.

WCOTP Workshop on
Social Protection of Teachers
Budapest, Hungary
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Draft Recommendation

Preamble

1. During recent years historic changes have been taking place in Europe. These changes mean not only new challenges but also new threats. It is of special importance to notice the neoliberal politics sweeping through Europe. Old ideas are questioned and several new answers are given. It is important for teachers' unions to be able to protect those interests of their members in this new situation. The rights that the teachers have achieved must be defended and new opportunities must be identified.

2. The current tendency in many European countries today is privatisation. Such solutions are increasingly a threat to systems which guarantee equal rights for different groups of employees, independent of their salaries. It is important for teachers' unions to monitor such developments very carefully so that adverse proposals can be opposed effectively.

3. There are alarming tendencies in many European countries. Some politicians, economists etc., speak about the two tier society, meaning that large groups will be left out of social protection. This kind of development will lead to increased marginalisation of huge groups in society. Such a development will be a threat to all citizens and could also be the starting point for a spiral movement of dismantling important social rights systems.

4. One of the reasons why we can see today broadly similar tendencies in Europe, is the ongoing economic internationalisation. Different European economies are becoming more and more integrated. This is a process taking place inside the European Community, but it is also a process effecting the whole European Economic Area. Also the countries which are not members of EC and have not signed the EEA agreement are deeply concerned by this development. It is an important task for teachers' unions to see that this process is not affecting adversely the social protection, conditions and status of the teachers in any country.

5. Official statistics indicate that in most European countries there will in be important demographic changes in the coming years. The number of older people will increase. This means that fewer persons have to contribute to maintain the pension funds for an increased number of retired persons. This will put the social security systems in a new situation and will demand new solutions. It is important for the unions to monitor this development and to see that crucial social protection will not be in danger.

6. The number of women working full time or part time is increasing in almost all European countries. This means also that the number of female teachers is increasing. It is an important task for teachers' unions to defend the rights of the female members. Social protection will be of special importance to them.

The principles of social protection

7. Social protection must mean that teachers, as well as other employees, have guaranteed social security also during those periods in life when they are not able or not given the opportunity to work. This means protection for the individual when he/she is ill. It means protection when he/she has a serious accident during working hours. It means protection when he/she has to stay at home to take care of his/her children. It means protection when he/she is unemployed. It means protection when he/she is getting older and can not or does not wish to work any longer.

8. Social protection must mean that people are given a guaranteed income so that they are not forced to live under conditions much different from those they had when they could work normally. Social protection is an investment in human beings. It is a way to guarantee that people are taken care of not only during the productive part of their lives, but also during other parts. It is an guarantee to maintain a human society, where people are not just regarded as means of production.

9. Social protection must be equal for men and women, regardless of their nationality, race, religion, etc.

10. Social protection is a task for the state and the employer. It is not acceptable that the individual has to bear the main burden of contributions to the social protections system and this tendency is increasing.

Strategies for teachers' unions

11. In order to be able to protect the rights of teachers to receive fair and adequate social protection, it is important to have strong and representative teachers' unions. It is very difficult to defend the rights of the teachers if the theachers themselves are not actively participating in the teachers' unions.

12. It is of crucial importance that teachers are well informed about economic matters in their countries. To be able to influence, one has to have accurate information. It is a strategic task for teachers' unions to obtain information about economic trends in their countries and to see that the members are able to receive this information. A union with well informed members will find it easier to influence government, parliament etc, than those with inadequate information.

13. Many of the questions concerning social protection are not specific to teachers. Other groups of workers and employees have substantially similar problems. It is important to seek the support and cooperation from other unions. Broad actions of unions, union confederations etc., is an important way of showing the opinion of all employees.

14. Education is also a social right. It is an evident and important task of the teachers' unions to safeguard the quality of education at all levels in the educational system. It must be considered to be of special importance to monitor the development of the pree-school sector. Parents must be sure that there is high quility child care available also for the very young children.

15. Teachers need support from other groups for their demands to make the politicians listen. It is important to inform parents about the policies of the teachers unions so that the parents can give their support to those demands.

Social protection in the European context

16. Social protection must be guaranteed in each country. Due to national circumstances, traditions etc. all teachers' unions have to find the best ways to maintain those parts of the social protection system that they support good and to develop other parts in the direction they wish to go.

17. On the European level it is important to guarantee that the integration process is not used as an excuse for taking away rights of social protection.

18. When teachers move from one country to another it is important that they do not loose social benefits. Teachers' unions have to work together on the European level to see that there is the right to take ones rights to another country. It is unacceptable if persons loose pension rights, family allowances etc. in the process of mobility.

19. When the European Community has to decide about directives and recommendations about the Social Dimension within th European Community, it is of crucial importance that the European trade union movement in general and the European teachers' trade unions are consulted. There must be the possibility for unions to influence and to give their opinions about decisions of the Council of Ministers, Commission and other bodies in the EC.

20. When directives from the EC are implemented in the member states, and occasionaly also in other countries, there must be a possibility for teachers' unions to influence the implementation through collective bargaining.

21. The ongoing transition of the formerly centralized economies in eastern and central Europe is a complicated and delicate process. Radical changes are needed to establish well functioning systems which guarantee the social protection of teachers. There is also a risk in this process that those parts of the old systems which guaranteed certain protection will be taken away as a part of the whole change. Teachers' organizations must be respected by the goverments as partners with whom they must have consultations before implementing changes. If this right is not guaranteed there is a risk that the full democratic potential of the process will not be used and that employees will loose important rights.

The task of WCOTP

22. WCOTP has the task to gather information aobut the social protection systems in the European countries and to help member organizations to get relevant information on this subject.

23. It is a task of WCOTP to keep in close touch with research about social, economic and cultural development and its consequences for social protection. It is also important to distribute among the member organizations information about those subjects.

24. WCOTP has to maintain and develop contacts with different UN organizations such as UNESCO and ILO in order to keep them informed about the views and opinions of European teachers concerning current developments in Europe and their effects on social security.

25. WCOTP also has the task to compile information about the European Social Charter, the Maastricht agreement and other significant documents dealing with social protection and social rights in the European context. The implementations of these documents must also be closely monitored.

26. WCOTP has the task to maintain and develop contacts with the Council of Europe, OECD and other European bodies in order to promote understanding of teachers' rights to good social protection.

27. WCOTP must try to establish broad cooperation eith other regional and international tachers' organizations with the aim to mobilize all teachers to defend their social rights.

28. Through ETUCE European teachers'unions have the ability to influence decision-making bodies in the European Community. ETUCE is an important organization for the European teachers in their efforts to make their voices heard on the European level. ETUCE is also an important link to the whole European trade union movement organized in the ETUC.

THE SOCIAL PROTECTION ROLE AND ECONOMY

Danmarks Laererforening

As the Danish Union of Teachers celebrated its 100 years anniversary in 1973, we benefit today from the old traditions in our country - traditions for the trade unions to discuss, negotiate and make agreements with representatives of the employer - and from many years of hard work.

The Danish Union of Teachers represents approximately 98% of all teachers and headmasters in the public schools. Therefore we really speak on behalf of teachers in the public sector.

This should be taken into consideration when assessing the present situation in Denmark.

At the beginning of the "life" of the Danish Union of Teachers, there were nearly no social protection of the Danish people as a whole and in particular the Danish teachers. Therefore it was decided that the Union should work for the common interest of the members in terms of salary, working-conditions and the pedagogic and econimic interests of the members, i.e. unemployment, illness, death etc.

Today Denmark is regarded as a so-called welfare state. This means that the state has involved itself extensively in the social protection of the citizens. In other words tasks which were formely carried out by the trade union have now been taken over by the state or the community.

It is a joint responsibility to ensure that nobody starves and nobody lacks a place to live. Furthermore Danish citizens receive a pension when they retire by reason of age or illness or if they are unemployed. The Danish social system takes special care of children, to the extent that if an adult needs help from society, the support will be more extensive if he or she has a child.

This description up to now may seem very idealistic, but of course there is the reverse side of the medal.

<u>The tax pressure in Denmark is extremly high</u>.

Even if inflation in Denmark is quite low, the cost of living is quite high, one of the reasons being that besides the direct tax an indirect tax is also paid. For potatoes - just to take an example - 25% of the price is tax. On some luxury items tax can go up to 100 or 200 %.

Social security is expensive

To be realistic, the Danish Union of Teachers (and trade unions as a whole) find that public social security is not enough.
In fact the trade unions, and therefore also the Danish Union of Teachers, have passed agreements to secure that their members will not face serious economic problems if difficulties should occur.

We have thus established that teachers have the right to:
- stay with their child the first day of illness without reduction of salary;
- sick leave with full salary up to at least 120 days;
- maternity leave for 32 weeks with full salary and 2 weeks for the father.

Furthermore, as state pension does not meet the needs of our members we have passed an agreement with the employer whereby teachers (and other public servants) receive and additional pension, depending on salary and seniority at the time of termination. We have also obtained an additional pension for teachers (and public servants) who are dismissed on medical grounds. But a key rule is that none of our members will be dismissed against their will without involving the teachers union. Thus we always make sure that nothing unfair and nothing illegal is happening to our members.

Unemployment

Denmark has an unemployment rate of 10% on avarage. We also have some unemployed teachers. To safeguard their economic interests we have entered into an agreement with the state. The teachers unemployment fund is financed by the state and the members. I could be called an insurance company, but - and that is very important to us - the members only pay approximately 15% of the total costs. Being unemployed and a member of the unemployment fund you will receive approximately 70% of your normal salary in unemployment benefits.

Let us look at the life of a Danish citizen and some of the most important provisions for social protection. Medical costs - including hospital treatment - are free of charge. During the 9 months of pregnancy women receive physical check-ups free of charge. When the delivery time is near they may go to a hospital and stay there - free of charge - until mother and child are ready to face life. During pregnancy and maternity-leave women enjoy special protection against dismissal. During the first year of the child a nurse will regularly check the child in the home - both physically and mentally - free of charge. After that and until the child goes to school, he will regularly be examined by a doctor - and receive the necessary injections free of charge.

For kindergarten attendance a maximum charge of 23% of the full costs should be paid. Basic education in Denmark has a very high priority. We find that a good education for all citizens is fundamental for democracy - for equal social and for further economic development.

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Therefore society offers free education in the public school system to all children above six.

In Denmark approximately 10% of children go to private schools, or so-called private schoolservice , the state covers 80% of the total costs. Private schools in Denmark are not elite schools. Private schools are mainly cater to special pedagogic-, political- or religious requirements.

Education is free of charge until the student leaves the university, school of economics, business administration, further technical and commercial schools or other.

To be accurate students in further and academic education pay a symbolic amount every year. On the other hand, they receive a monthly payment from the state that should give them the possibility to study without having that much additional work. In fact most students get a bank loan or work, or both, because they do not want to suffer.

In a country with such a system one does not leave much for the trade union to deal with in connection with social security. As a matter of fact we still find, and members too, that we still have important tasks to do.

The development of the industrialised and the closer and more binding cooperation between countries, especially in Europe, are an indication that it might be hard work to preserve our social rights and possibly improve them. There might, or will, be problems with the financing, but whatever happening, we will fight for our basic social rights, and as a priority for:
- the right to a reasonable pension; and
- protection against unemployment.

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THE SOCIAL PROTECTION ROLE AND ECONOMY

A Brief Presentation of the French Situation (SNES)

In order to explain how social economics play a role in social protection in France, I should like first of all to give a very cursory description of the French system. Health, family and pension benefits are paid by the national social security schemes and financed mostly from contributions.

Membership is compulsory and guarantees the refunding of medical costs and the payment of pensions. Teachers being public servants, their pensions are funded from the State budget and are part of their overall career scheme. A few examples may be useful in order to give an idea of the level of social protection: medical costs are usually refunded at a rate of 75% and drugs from 40% to 70%. In case of hospitalisation, the patient must pay a flat rate of FF 50 a day. As regards pensions, benefits represent from 70% to 80% of past salaries for a full career. Dental prostheses and spectacles are very poorly compensated. In addition, a number of physicians charge more than the refundable rate. This is a recent evolution which SNES firmly opposes. Health coverage has thus become very problematic in the absence of extra insurance.

In view of the above situation, branch insurance schemes form a vital part of the overall protection system.

How does the branch protection scheme operate? In the 19th century, workers formed "mutuelles" or mutual risk coverage schemes based on solidarity. Over time, wage earners' organisations evolved into two specialised branches: trades unions and mutual insurance societies. They have now separated into two completely different systems. Mutual insurance societies are non-profit making organisations which receive contributions and pay out benefits. They are also a pressure group bringing influence to bear on the authorities in the definition of social and health policies and fully involved in the management of the overall system. Their major role is in the health system where they compensate the shortfall in social security benefits. The level of social security compensation therefore has a direct impact on the activities and financial soundness of mutual insurance societies. Mutual insurance societies also contribute to the overall offer of medical care through their own non-profit making health care institutions.

A recent survey shows that 83% of the population have some form of supplementary social protection. However, 60% only get this extra coverage from a mutual insurance society. A total of 25 million affiliates are

covered by the societies, i.e. wage earners and their dependents. The rest of the population resorts to private insurance companies. Another factor has a major influence on the economics of the system: the social security system covers health costs in a proportion of 70% approximately, at an increasingly lower rate, whereas mutual insurance societies cover upwards of 6%, at an increasingly higher rate, of remaining expenses.

As regards institutional arrangements, mutual insurance companies have a seat on the Board of social security management bodies and such advisory bodies as the Economic and Social Council. An interesting conclusion may be read in the fact that the President of the National Federation of French Mutual Societies has recently been promoted to the post of Minister for Social Affairs, a fact which is revealing of the status of such companies in French society.

The Teachers' Mutual Insurance Society, Mutuelle Générale de l'Education Nationale (M.G.E.N.), recruits a vast majority, indeed the near totality of French teachers. It was established after the second World War through a merger of the existing mutual insurance societies, on the initiative of trade union activists, particularly from SNI. It should be emphasised however that it is fully independent of the trade union movement. Membership in a mutual society is totally distinct from membership in a trade union. It covers all those employed in the national education system, teachers and non-teachers alike, as well as their dependents.

Membership is voluntary and pays off best if opted for early on in a teaching career. Contributions are 2.5% of salary. No contribution is paid by the employer. Contributions are checked-off directly by the employer.

MGEN enrols 1,356,674 participating members. Together with dependents, the total population covered is 2,410,098 insured members, thus placing MGEN at the top of the list of French mutual insurance companies.

The major areas of activity of MGEN can be described as follows:

- management of social security benefits for all personnel, members and non-members alike. This is the result of a special legislative provision whereby the administration of social security schemes for public servants was delegated to the various branch mutual insurance companies. This management function is carried out under rules laid down by the social security system and the Government.

- payment of additional benefits as a supplement to social security benefits. This item accounts for 68.5% of total expenditure. As an example, such supplementary benefits ensure full reimbursement of medical treatment carried out by physicians applying the official scale of fees.

- payment of compensation in case of illness where full coverage for loss of earnings no longer applies.

- provision of specific benefits not covered by social security: in vitro fertilisation, contribution to funeral costs, support for handicapped children, dependent persons, etc. Specific financial benefits are also offered such as bank loan guarantees.

- participation in prevention and medical research, through funding and personal involvement of members.

- construction of homes for the elderly, the handicapped and treatment and post-treatment centres. A psychiatric centre has also been established.

- involvement in the management of special services run by the National Education Ministry. Both the trade union movement and the mutual insurance societies find the level of social services to be unacceptably insufficient.

This presentation highlights the major achievements gained by French teachers through the existence of this major instrument of social protection, in the health sector in particular. Mutual insurance companies are also active in the pension sector as well as industrial risk and liability coverage. The societies are also members of a council of all the co-operative institutions providing coverage for teachers and students: insurance, consumers' unions, holidays and leisure, which represent a large share of the social economics sector in France.

It is however necessary to point to the fragility of such achievements in the present circumstances, particularly in view of recent changes:

- since 1985, private insurance companies are authorised to offer supplementary health coverage. Mutual insurance societies are thus placed in a situation of unfair competition. The major insurance companies can afford expensive advertising campaigns. They can afford to lose money on sickness coverage inasmuch as such contracts are used as bait for more profitable contracts in other insurance sectors. Unlike mutual insurance companies, where principles of solidarity and equity are of paramount importance, private insurance companies discriminate on grounds of age and existing conditions and reject certain persons. Although a law was passed in 1988 to improve the ethics of insurance companies, it has not really proved very effective. Current political trends are such as to permit that the large amounts of financial resources involved in social protection come within the reach of large financial groups and markets. The free movement of services under the provisions of the European single market is bound to exacerbate this competition and thus to foster an increase in health expenditures, with obvious detrimental consequences on the efficiency of health policies.

- SNES advocates the return to a system in which mutual insurance societies exclusively would be in charge of supplementary health insurance.

- the levelling off and reduction of health benefits covered by social security places mutual insurance societies before an invidious choice: either to increase their coverage, with the obvious financial consequences this would entail, or to fall short of their members' expectations. As an example, approximately one-third of physicians apply higher rates than those refunded by social security. Should the mutual insurance society refund the add-on, thereby encouraging such practices and disadvantaging those who do not enjoy such additional coverage? Should a large share of assets be channelled into such coverage at the expense of other activities?

The problem is obviously one for the insurance societies to resolve for themselves. At the same time the trade unions cannot remain indifferent. We believe that mutual insurance societies and trades unions together should counter the use which is being made of supplementary coverage to conceal the shortcomings of compulsory coverage.

The same applies to pensions: the fact that mutual insurance societies or private insurance companies offer supplementary pension schemes should not be used as an excuse for further reducing state pensions.

We finally believe that mutual insurance societies should not be a substitute for big social insurance schemes nor replace employers in their duties in the area of ancillary benefits and industrial health.

Mutual insurance societies remain extremely useful in allowing the insured population to provide independently for part of its health coverage. It should be viewed as a separate branch of social protection, where independent and joint initiative can supplement the compulsory public system.

TEACHERS' EMPLOYMENT, SOCIAL COVERAGE

Pegagogusok Szakszervezete, Hungary

I. History

1. Social coverage or rather the features of social protection in Hungary were formerly the following:

1.1 Full employment.

1.2 The paternalistic state embodied security for the citizens.

The contradictions generated by full employment were offset by the fact that jobs themselves were often temporary. This was referred to at the time as "intra muros" unemployment. In industry this probably represented 20 to 25% of total manpower.

The paternalistic state maintained its income by keeping salaries low, at least partially (Portuguese salaries were seven times and East German salaries twenty times higher than those paid in Hungary). All social and cultural benefits were financed by the State.

2. The two aspects of social coverage were managed through a centralised management system and through the principle of redistribution.

3. In the early '80s it was found that rising internal contradictions due to the institutionalisation of redistribution made the system unmanageable and full employment unenforceable.

3.1 The contradictions of full employment:

- low cost effectiveness
- hasty training
- increasing inconsistency between the level of training and the level of employment
- increasing gap between salaries and actual income (successive cutbacks, impact of official and informal work on hours of work, etc.)
- vocational training cannot respond to actual manpower requirements
- distortions in the programming of labour force structures.

3.2 Due to the economic recession, the state redistribution system is incapable of meeting social and cultural needs in the area of education.

- The Government is withdrawing from the construction and provision of housing.
- Withdrawal from health coverage.
- Withdrawal from the funding of education.
- Withdrawal from the funding of culture.

This process became obvious after the introduction of linear cutbacks in 1978.

3.3 The burden of costs on the population is increasing as budget allocations for coverage are cut back, a measure which increases inequalities and unequal opportunities.

3.4 Major features:

- Inequalities in the development of infrastructures and development generally.

- As a consequence of centralisation, the "left-over principle" is becoming increasingly obvious in the social, cultural and educational field as well as in the area of infrastructures.

4. Such contradictions have resulted in a crisis culminating in the deterioration of the quality of life of the population. (Rising mortality and morbidity rates, population figures, deterioration of training standards, functional illiteracy, plummeting birth rates and ageing of the population).

II. The problem of social coverage under the new régime

1. The concept of full employment was abandoned in theory and in practice not under the pressure of structural change, but rather as a consequence of a worsening of the economic recession. Structural change remains peripheral and in no way can be viewed as a genuine characteristic of the Hungarian economy.

2. The recession

2.1 It revealed the extent of domestic unemployment;

2.2 No new jobs were created. On the contrary the net number of jobs went down. In 1991 industrial production increased by over 20% in the state sector;

2.3 It is impossible to influence the restructuring programmes efficiently; job restructuring is being carried out without any regard to job security;

2.4 The recession drove home the fact that an insufficiently qualified labour force cannot adjust to new circumstances.

3. Structural change

3.1 This revealed the existence of unemployment at company level (intra muros);

3.2 As it became obvious that the level of qualifications was insufficient to meet job standards, a structural reform of vocational training now clearly appears as a necessity.

Rapidly rising unemployment figures in Hungary are mainly due to the economic recession:

December 1990	79,521
December 1991	406,124
March 1992	454,623
May 1992	Over 500,000
December 1993	800,000 to 1,000,000 (estimate)

4. Collapse of the unemployment social coverage system

4. Under the provisions of the Law on Employment, unemployment is managed in a highly centralised manner through a redistribution state institution. A solidarity fund is funded from employer and worker contributions through a check-off system. The fund is supplemented with the amounts which are "redistributed" at decentralised level, through the local authorities, from amounts obtained from the State. The assets of the employment fund are fairly limited, since State involvement is restricted to a mere redistribution function. The management of the fund is confirmed by tripartite labour councils including regional representation. Such councils control the management of the employment fund and play a major role at regional and central level.

5. Over the past two years, unemployment has also appeared in the teaching profession.

- For teachers employed by the State and/or municipalities;

- The enforcement of centrally defined standards allows the State to disinvolve itself from teaching (lower birth rates);

- Municipalities are now in charge of education without any form of ownership or funding. They are thus confronted with an enormous financial burden. Direct funding by the population is extremely limited in view of rising impoverishment;

- In addition to fixed expenditures, municipalities generally cannot meet the rising costs of public education, renewal of plant. Standards applying to class sizes result in teacher unemployment rather than an improvement in the quality of education, although this varies according to the regions considered.

Teacher unemployment figures:

August 1991	2,250 people	100%
October 1991	2,540 people	113%
March 1992	2,826 people	126%

The loss of jobs is particularly felt in pre-school institutions (crèches, kindergartens): 559 kindergarten teachers and 516 untrained childcare assistants are now jobless.

6. Social coverage in a market economy fraught with recession and inflation:

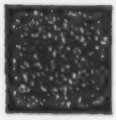
- loss of State subsidies;
- High income differentials;
- Constant loss of purchasing power of salaries and incomes (inflation);
- Increasing impoverishment of certain classes of the population (retirees, pensioners, etc.): 30-35% live on a bare survival income;
- Increasing inequality of opportunity, widening gap in social and cultural differences, increasing further with each generation.

7. This is particularly felt in the remuneration level of teachers and public servants generally and in their working conditions.

Teachers in public education earned on average FT 17,029 in 1991. In the production sectors of the People's economy, firms with over 50 wage earners paid average salaries of FT 22,620. This meant a shortfall of 33% for teachers. Let us not forget either, when looking at this salary differential, that most teachers have a higher education background, whereas those receiving wages of FT 22,620 have had no further training.

8. This lag in salaries and rising poverty are a serious danger per se. This also has an impact on social conditions, with lower salaries, non-payment of contributions and the rising threat of unemployment. The legislation proposed by the Government is based on the assumption that recession has been overcome and structural change integrated. Our country does not have the prerequisites for social economics since neither the market system nor social providence schemes are truly operational. We are left with non-productive institutions and with a central management system, compounded with a change in leadership in the economic and cultural area, a factor which increases the feeling of insecurity and hopelessness experienced by our workers.

CGIL



SCUOLA

Diritti. (Droits des enseignants)

I. Congedo ordinario. (Congé ordinaire)
   A. 1 mese + 2 giorni. (1 mois + 2 jours)
II. Congedi straordinari. (Congès extraordinaires)
   A. Malattia o motivi personali. (Maladie ou raisons personelles).
      1. Max. 2 mesi. (Max 2 mois)
   B. Matrimonio. (Mariage)
      1. 15 giorni. (15 jours)
   C. Esami. (Examens)
      1. Giorni sufficienti. (Jours suffisants)
   D. Maternità. (Maternité)
      1. 2 mesi prima del parto; 3 mesi dopo il parto. (2 mois + 3 mois)
   E. Maternità. Congedo facoltativo entro il primo anno di vita del bambino: 30 % della retribuzione. (Prolongement du congé: 30% de la rétribution)
      1. 6 mesi. (Six mois)
III. Diritti sindacali. (Droits syndicaux).
   A. Sciopero. (Grève).
   B. Assemblea in orario di lavoro: 10 ore per anno. (Assemblée dans l'oraire de travail: 10 heures par an).
   C. Esoneri a tempo pieno. (Déchargés à plein temps)
      1. Circa 250 per ogni sindacato più rappresentativo: SNS-CGIL, CISL, UIL, Snals. (Environ 250 pour chaque syndicat)

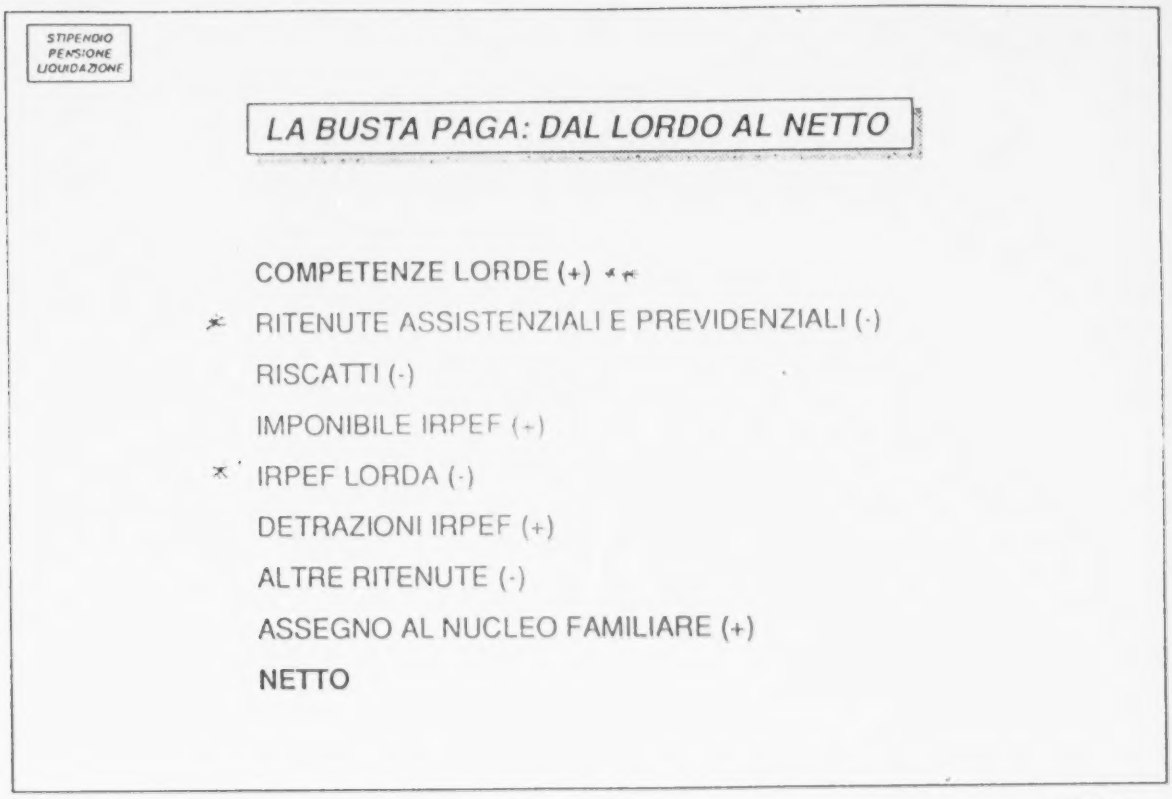
SUS CGIL — Applicazione contratto scuola 88/90 — PROTEO

	la busta paga	lordo	netto	
docente media super.	Stipendio	1233000	1710904+	
anzianita' di servizio:02 3 0	Indennita' di funzione	212000	168576+	*
	Ind. Integr. Speciale	100200	79867+	
posizione giuridica:	Altri Assegni	0	0+	
	totale	3137000	2957905	
carichi familiari coniuge:N figli: 1 aliquota max: 33%	arretrati		0	
	imponibile fiscale		2357805	
	IRPEF		632166	**
	detrazioni d'imposte		90538+	
	cessioni, prestiti		0-	
	contributi sindacali		14299-	
	assegno alla famiglia		0+	
DICEMBRE 1991	NETTO A PAGARE		2271918	

Fs stampa F10 uscita

* length of service

** taxes: 30%



** gross salary

* taxes

STIPENDIO PENSIONE LIQUIDAZIONE

LIQUIDAZIONE: PARAMETRI E CALCOLO

★ ANNI UTILI ANNÉES DE SERVICE

STIPENDIO ANNUO LORDO DERNIÈRE ANNÉE BRUT

*IMPORTO LORDO

ANNI*(STIP*13/12*0,80)/12

ANS * (SALAIRE * 13 : 12 * 0,80) . 12

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PROSPETTO RIEPILOGATIVO CONGEDI STRAORDINARI DEL PERSONALE DI RUOLO

Motivi dell'assenza	Durata massima del congedo	Trattamento economico note
gravi motivi (di salute o di famiglia ecc.)	2 mesi	(1)
matrimonio del lavoratore	15 giorni	(1) (2)
esami	giorni strettamente indispensabili	(1) (2)
cure (per mutilati e invalidi di guerra o per servizio o civili)	30 giorni	(1) (2)
richiamo alle armi	2 mesi	retribuzione intera (3)
maternità	2 mesi precedenti la data presunta del parto; eventuale periodo intercorrente tra la data presunta e la data effettiva del parto; 3 mesi dopo il parto	retribuzione intera
complicanze della gestazione	per il periodo stabilito dall'Ispettorato del lavoro	retribuzione intera
proroga facoltativa congedo per maternità	6 mesi (entro il primo anno di vita del bambino)	retribuzione nella misura del 30% (4)
infermità del bambino di età inferiore a tre anni	per il periodo necessario (documentato da certificato medico)	nessuna retribuzione (4)
attività artisiche e sportive	30 giorni	retribuzione intera (5)

(1) Retribuzione *intera* se l'assenza rientra nel *primo mese* di congedo straordinario; retribuzione *ridotta* di un quinto se l'assenza rientra nel *secondo mese* di congedo straordinario.
(2) Questo congedo *rientra nei due mesi di congedo straordinario* per gravi motivi, previsti dall'art. 37 del DPR 10 gennaio 1957, n. 3.
(3) Per il periodo *eccedente i primi due mesi* di richiamo, il dipendente è collocato in *aspettativa* per servizio militare.
(4) Solo alla dipendente durante i *primi due mesi di assenza* è corrisposto il trattamento economico del *congedo straordinario* (cfr. precedente nota 1), sempreché questo non sia stato già fruito per altra causa. Dobbiamo però far rilevare che la Corte dei Conti si è recentemente orientata a riconoscere *anche al padre lavoratore* che fruisce dell'astensione facoltativa, il *medesimo trattamento economico* previsto per la madre lavoratrice.
(5) Il congedo per attività artistiche e sportive è concesso solo al *personale direttivo e docente di materie artistiche* degli istituti di istruzione artistica ed agli *insegnanti di educazione fisica*. È *cumulabile* con i due mesi di *congedo straordinario* per gravi motivi.

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SINDACATO PENSIONATI LAVORATORI

PENSIONE: PARAMETRI E CALCOLO

RETRAITE

ANNÉES DE SERVICE

C1=((N-15)*2,124+41,3)/100 MAX 94 % Salaire BRUT

PENSIONE=C1*(BASE PENSIONABILE)

C2=0,8*N/40

IIS PENSIONATI=C2*(IIS IN SERVIZIO)

garantendo a tutti 448.000 lire

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STIPENDIO
PENSIONE
LIQUIDAZIONE

LA STRUTTURA DELLA RETRIBUZIONE

structure of recompenses

- STIPENDIO salary
- INDENNITA' DI FUNZIONE indemnity
- INDENNITA' INTEGRATIVA SPECIALE special indemnity complementary
- ALTRI ASSEGNI other allowances

a cura di v.d.c.

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SOCIAL PROTECTION FROM A STATE PERSPECTIVE

Norsk Laererlag

Work Environment Act

All Norwegian workers are protected by an Act Relating to Worker Protection and the Working Environment.

The objectives of this Act are:

1. to secure a working environment which affords the employees full safety against harmful physical and mental influences and which has safety, occupational health and welfare standards that correspond to the level of technological and social development of society at large at any time;

2. to secure sound contract conditions and meaningful occupation for individual employees;

3. to provide a basis whereby entreprises themselves can solve their working environment problems in cooperation with the employer and employee organisations and under the supervision and guidance of the public authorities.

This price of legislation deals with many issues. Some of the most important aspects for teachers and pre-schol teachers are such matters as:

- requirements concerning the working environment
- duties of employer
- duties of employee
- working environment committees
- leave or absence in event of pregnancy and confinement etc, or illness of child or of person looking after a child
- overtime work
- wage payments and holiday allowance
- recruitment, notice of leave, dismissal etc.

Wage Agreements

State/municipal employees (teachers/pre-school teachers) have their specific working conditions and salaries regulated by wage agreements, negotiated by their trade unions and representatives of the employers. Such collective bargaining also deals with social rights, such as pension rights, maternity leave, rights connected with leave of absence etc. Social rights in wage agreements will always be at least as good as the minimum rights in the Working Environment Act. They are often better.

The Social Insurance Scheme

All persons resident or working in Norway are compulsorily insured under the National Scheme. (Excluded are foreign citizens who are paid employees of a foreign state or an international organization, and persons who are compulsorily insured under a foreign law).

The compulsory insurance coverage is maintained during a temporary stay abroad (less than one year). If the person concerned takes on paid work, however, the insurance coverage is terminated.

Persons insured under the National Insurance Scheme are entitled to:

- old age pension
- disability pension
- survivors' pensions
- basic benefits and attendance benefits in case of disablement
- rehabilitation benefits
- occupational injury benefits
- benefits to single parents
- cash benefits in case of sickness, maternity, adoption
- cash benefits in case of unemployment
- medical benefits in case of sickness and maternity
- funeral grants.

The long term benefits are determined in relation to a basic amount which is usually adjusted once a year, in accordance with changes in the cost of living and the general income level. (The basic amount as at January 1, 1992 is NOK 35.500).

The National Insurance Scheme is financed by contributions from employees, employers and the state. The rates are decided by Parliament.

Contributions from employees are calculated on the basis of pensionable income, including cash benefits in case of sickness, maternity and unemployment. The rate is 7.8%. (Contributions are not paid on income under NOK 17.000).

The employer's contribution is assessed as a percentage of paid out wages and according to the regional zone in which the employee resides. There are five regional zones based on geographical situation and level of economic development. The employers' contributions are from 16.7 percent to 0.0 per cent according to the zone.

The state contribution amount to 22.3 % of the National Insurance Scheme's total expenses in 1991.

As the total Social Insurance System is very complex and detailed, this paper will concentrate on the main rights and benefits.

Old Age Pension

The general retirement age is 67. The old age pension may be deferred in whole or in part until the age of 70. (If you have earned income between 67 and 70 years, your pension will be reduced so that the sum of pension and earned income does not exceed a full earned income).

Minimum old age pension for an unmarried person is NOK 56.976 a year as at January 1, 1992. Married pensioners receive a minimum of NOK 46.080 a year in repect of a spouse.

A person is, howerver, entitled to a supplementary pension if her/his annual income has exceeded the average basic amount. A full supplementary pension requires 40 pension-earning years. In the case of less than 40 pension-earning years, the pension is reduced proportionally. The maximum supplementary pension granted is NOK 133.072.

Insured persons with no or a very small supplementary pension, are entitled to a special supplement from the National Insurance Scheme (about NOK 20.000).

Many employees have additional pension schemes, such as
- privately paid insurances
- extra insurance paid by the employer
- insurance shemes for state or municipal employees.

More than 50 per cent of all employees are members of a pension scheme at their workplace.

Insurance Schemes for State or Municipal Employees

Most educational personnel are state or municipal employees, and are as such automatically members of a special insurance system, as long as they hold at least 50 per cent of a full time job. The employee pays 2 per cent of pensionable income, the rest is financed by the state or local authorities as employers.

This insurance scheme gives entitlement to:
- old age pension
- disability pension
- survivors' pension.

There are very complex rules for the coordination of the pension received from the National Insurance Scheme and this job-related pension. In short one can say that a full old age or disability pension for a state or municipal employee will amount to 66 per cent of the previous year's income + one fourth of the "basic amount" (about NOK 9.000). This adds up to a pension that equals about 80 per cent of earned income when tax is taken into consideration. (Full pension-earning time is 30 years in a full time job).

Ordinary old age pension is given from the age of 67. There are also provisions for retirement from 65 with some reductions in benefits. (The main workers' unions are negotiating the possibility for retirement from 60-62 and better benefits this spring. This is a matter of high priority!)

A special point must be made about disability pensions: When a case of disability occurs, the pension-earning time will be the years actually worked plus all the years which could have been worked up to the age of 70. (In the case of partial disability, the pension is reduced proportiantely).

Since women often have shorter careers and also often chose to work part-time, they end up with lower pensions than men. State employees are given up to three years pension-earning time for care of children. Norsk Laererlag is working to extend this period to four years for the first child, then one additional year for each additional child. We also seek better terms for part-time workers.

Survivors' pension is related to income. Until 1976, such benefits were only given to female surviving spouses - 60 per cent of the pension the deceased had or would have received if he had continued working till 70 years of age. Now both men and women are entitled to survivors' pension. (However, if the survivor's income exceeds 50 per cent of the basic amount, the pension will be equal to the difference between a full pension and 40 per cent of the exceeding income.)

A child under 18 is entitled to a child's pension if one or both parents are deceased. (When one parent receives a survivor's pension: 20 per cent for 1 child, 30 per cent for two, etc. - up to 60 per cent of the old age pension the deceased parent would have received. When both parents are deceased: 50 per cent for 1 child, 70 for two, 80 for three, ... 100 per cent for 5 or more children.)

There are complex rules for survivors' pensions in case of the deceased having been married more than once. The general principle is that surviving spouses share the pension according to duration of marriage.

The National Insurance Scheme has similar but less economically favourable arrangements.

All pensions are adjusted whenever the basic amount is adjusted.

Benefits in case of illness

The National Insurance Scheme entitles persons with an annual income of at least half the basic amount to a daily cash benefit in case of sickness. As a rule, it is required that the duration of paid employment has been at least 14 days.

An employee who is absent from work due to necessary care for a sich child under 10 is entitled to daily cash benefits as for his/her own sickness up to 10 days a year. Single parents are entitled to 20 days.

In the case of disabled or chronically sick children under 16 years of age, the period of paid parental leave may be extended to 20/40 days a year.

If a child under 16 is suffering from a serious or potentially fatal disease, the parents are entitled to a parental leave period of one year.

Daily cash benefits for employees equal 100 per cent of pensionable income and are paid from the first day of sickness for a period of 260 days (52 weeks). The upper limit is six times the basic amount (NOK 213 000).

For state and municipal employees there is no such upper limit to the cash benefits.

If the insured person resumes work for at least 6 months after a one year sickness period, he is entitled to another period of one year with full benefits.

All persons are granted free accommodation and treatment in hospital. In the case of treatment given outside a hospital, the patient must pay part of the costs. (The cost-sharing amount for an adult in connection with treatment by a general practitioner is NOK 70 for each consultation, and 20 per cent of the expenses of important medication up to a maximum of NOK 175 per prescription. There is a ceiling for total cost-sharing, NOK 920 a year.) There are certain exceptions to the cost-sharing provisions for special diseases and groups of people.

Rehabilitation Benefits

If a person is not able to go back to work after a year of sickness, he/she can apply for a disability pension if the physician believes that there is little chance of the situation improving. Otherwise he/she will receive rehabilitation benefits while undergoing occupational rehabilitation. (Rehabilitation benefits are equal to the disability pension up to a ceiling of NOK 213.000.)

Furthermore, expenses for technical aids and items that will "improve the ability to manage the situation of daily life" are covered.

Maternity Rights and Benefits

A women who has been working for at least 6 out of the last 10 months preceding confinement is entitled to fully paid leave for 33 weeks or leave with 80 per cent of earnings for 38 weeks. In addition to the periods mentioned above, a woman is entitled to two weeks of paid leave immediately prior to the confinement.

If the mother resumes work before the period of maternity leave has elapsed (she must take a minimum 6 weeks), the father is entitled to the daily cash benefits for the remaining period if he stays at home to care for the child.

The father is also entitled to 2 weeks paid leave in connection with the confinement, if he takes care of other children in the family or cares for the mother and child after confinement.

A woman working full time is entitled to at least up to two half hours paid leave every day to breast-feed a child under the age of 9 months (age has been unlimited till 1992), or she can have her daily working hours reduced by one hour a day.

Apart from this, parents are entitled to up to 3 years unpaid leave to care for a child up to 12 years of age. In addition at least one year is granted for each new child.

In the case of adoption of a child under 15, the adoptive parents are entitled to fully paid leave for 28 weeks (31 weeks from 1 July 1992) or 36 (39) weeks with 80 per cent of earnings. Both adoptive parents must meet the requirements and may share the benefits period according to their preferences.

Benefits during unemployment

General rules for the unemployed are as follows: The person must be registered at an unemployment office and must have been in prior paid employment in order to be entitled to daily cash benefits during unemployment. (The daily benefit rate is 0.2 per cent of annual income up to NOK 213.00. Benefits are paid for 6 days a week. There is a small supplement for dependent children.)

Daily cash benefits are payable for a continuous period of 80 weeks. Thereafter, a minimum period of 13 weeks may be required before new benefits are granted. After the age of 64, an unemployed person is entitled to cash benefits for up to 52 weeks each calendar year.

There are some special rules for civil servants (teachers are public employees in Norway). If a civil servant loses his/her job as a result of reorganisation etc. and is registered at the unemployment office, he/she is entitled to 66 per cent of the ordinary salary for a period of 3 to 9 years (3 years under 35 years of age, gradually increased to 9 years above 50. Should the civil servant find work, this arrangement ends if the new salary exceeds 125 per cent of the special salary.

Social Services

Municipalities offer a wide range of measures to those in need of social care, including economic support. The prime objective of the social services is to prevent social problems, promote economic and social security and improve living conditions for the individual. The aim is self-sufficiency.

Legislation on social services requires every municipality to have a social welfare office to which the public - including non-residents - may apply. All those who do so have a right to free information and guidance.

THE RIGHT OF TEACHERS

Zwiazek Nauczycielstwa Polskiego

The delegation of the Polish Teachers' Trade Union (Syndicat des Enseignants Polonais) has already had an opportunity to give a thorough presentation of its organisation during the WCOTP conference in December 1991. I would like to mention that the SEP is an organisation with a long and rich tradition which began in 1905, and that it has about 500,000 members who are teachers or persons employed in the fields of education and science.

The SEP's activities include the functions of a trade union and those of a teachers' organisation. The Trade Union's interests include problems related to the areas of legal/economic affairs, social matters, teaching, culture, education, sports, and tourism. However, our most important task in terms of our Statutes is to represent and defend the professional and social interests of workers. Therefore, it is with great pleasure that we received the invitation to attend this meeting. The theme of this gathering is of particular concern to us. For a year now in Poland, we have been struggling with the problem of restrictions to the rights of workers in the fields of education, higher education, and science.

By employing legal methods and means of action, the Trade Union is still trying to ensure that these rights are respected, i.e., that the authorities respect its right to be consulted on legal matters, that it benefit from authorisations from the authorities, that its rights are respected by the administration, that it intervene in cases of regulatory violations, and that in labour courts, it defend workers whose rights have been violated. We handle many cases of this nature.

In Poland, the last few years of radical change in the system have been a period of great hope, but of even greater disillusionment. The economic crisis has posed a serious threat to the State's budget, and the budgetary deficit has had far-reaching èffects on our lives. It has given rise to drastic cut-backs on spending in the fields of teaching, health, culture, and social services. In 1990, 4.5% of the Gross National Product went to culture, compared to about 3% in 1991. This year, the Parliament is considering giving education only 2.29% of the GNP. Furthermore, the real value of these modest means has been reduced even further by inflation. The main problem is to ensure that schools and teaching establishments have the basic financial and material conditions necessary for them to function normally.

Since the middle of last year, the National Ministry of Education has been introducing so-called adapted programmes which, in reality, are programmes of severe cut-backs. These have been imposed by law, without any economic or general analysis that would make it possible to determine the scale and scope of the changes.

A supervisory body has taken note of this fact. The portion of the budget earmarked for education has an effect on the material situation of teachers and educational workers. This has deteriorated seriously of late. In 1989 and 1990, the law in force pegged the level of salaries in education and the whole budgetary sphere to the average salary in the productive sector. Then, salaries were reevaluated, which brought salaries in education to a higher level than for those in the productive sector. Since 1992, there has been no reevaluation of salaries, despite the fact that this law is in effect. The programmes of cut-backs in this area have led to a 20-40% drop in teachers' salaries per month, mainly due to the reduction or elimination of supplementary teaching hours and activities.

Retired teachers are finding themselves in a difficult situation. The introduction of the new law on retirement has changed the scale upon which the level of retirement income and pensions are based and eliminated teaching bonuses, which would have provided teachers with an additional 15% upon retirement. In point of fact, most teachers now earn less.

These budgetary cuts which were rapidly introduced by the authorities have done nothing to solve the financial problems of education. On the contrary, they have disturbed the functioning of schools and the implementation of teaching programmes, and they jeopardise the level of training.

In light of this series of negative events and increased threats to education, the SEP has initiated various activities to defend the interests of the workers it represents. To this end, we have made full use of the statutory means at our disposal in opposing administrative decisions that are contrary to law or social interests.

We have gone to the State authorities several times - the President, the Parliament, the Senate, the government - with petitions and demands in order to ensure normal working conditions for teachers and educational workers, to halt the current regression, and to create proper living conditions for workers.

We have firmly protested against the policy of cut-backs in the field of education. The Trade Union won its collective dispute with the National Ministry of Education. The High Court's Tribunal of Social Arbitration ruled that the attitude of the Trade Union was correct. The SEP put a request before the Constitutional Court in the matter of eliminating provisions which were disadvantageous for teachers in retirement law. Decisions pursuant to this law were also brought into question by other institutions. The decision of the Court in the case on branch bonuses - for teachers inter alia - went along with the SEP's request.

The Constitutional Court also looked into the case on workers' salaries in relation to budgetary policy. It ruled that the halt to the evaluation of salaries of workers in this sector was incompatible with the law, and this decision attested to the firm foundation of the SEP's demands. But the decisions of this Court are not binding upon the authorities. They must be ratified by the Parliament. The stormy debate within the Parliament on 24 April, in which legal and social arguments came up against arguments of an economic nature, brought no solution. The next debate took place on 6 May. The Parliament accepted the ruling of the Constitutional Court in the matter of evaluating salaries. It also upheld the decision of the Court in the matter of retirement for teachers. The SEP was victorious: the 15% retirement bonus for work under special conditions now must be paid.

In addition to legal recourse, the Trade Union has organised protests against the policy of the authorities, in particular the activities of the National Ministry of Education. The goal of these activities was to exert pressure on the authorities and to obtain social support for education.

The protest campaign against the National Ministry of Education's policy of cut-backs lasted for several months.

The Trade Union's demands to the authorities mainly concerned increasing the education budget, putting a halt to programmes of cut-backs, and improving the living conditions of teachers and employees in the fields of education and science. We also made demands regarding the organisation of a social debate on problems related to training and the future of education. And in addition, we protested against arbitrary action by the authorities and the taking of decisions concerning workers without consultation and without the opinion of the Trade Union.

Despite verbal assurances, the authorities have not changed their policies on education. We had placed a certain degree of hope in the announcement by the Prime Minister that education should be protected, but we were disappointed. The budgetary forecasts for the first half of 1992 still included reductions in spending on education.

In light of this situation, the Trade Union has moved on to stronger forms of protest. On 28 February, there was a token nation-wide one-day strike. It was legal and carried out in conformity with the principles set forth in the law on trade unions. About 83% of the schools took part in the strike. However, the primary schools and protected and special institutions did not participate.

The strike spread the protest to all teaching milieus. It even included teachers and workers in the field of education who are not affiliated with our Trade Union: members of "Solidarnosc" and the independent trade unions.

The strike has had serious repercussions throughout the country and abroad. The press, radio, and television gave it broad coverage, and the public was quite sympathetic to our demands. There was much evidence of support, but also some negative reactions.

The educational administration and the local authorities tried to take action against the strike by putting pressure on directors and teachers or by trying to threaten them. The Minister of Education expressed a thoroughly negative opinion of the strike and strikers.

Statements by the Trade Union and announcements by the press, inter alia, regarding attempts to silence the strikers were cause for concern on the part of civil rights proponents. The Trade Union made contact with the Minister of Education regarding this matter and received assurances that there would be no repression.

The strike showed the strength of the Trade Union and the determination of those employed in education, but it did not achieve positive results for schools or teachers. The authorities continue to try to reduce education budgets and to justify this based on the argument of "force majeure", i.e., the need to minimise the budget deficit. The Ministry of Education has been trying to bend the actual situation in education into alignment with the financial situation. But a broader view of education does not fit in with these policies. There is a very real threat of reduced levels of training and limiting teaching activity to the simple transmission of knowledge.

The National Ministry of Education prepared regulations which introduce the following restrictions to the number of teaching hours. Thus, minimum programmes were developed for some subjects in particular, on which teachers can enlarge and freely elaborate on the teaching material. But there is a danger that under these difficult conditions in the schools, the minimum standard will become an obligatory one.

The trend towards limiting the right to free instruction to primary schools has elicited a great deal of social concern. There is a danger that access to secondary schools and higher education will be blocked for children from poor families. This would mean eliminating one of the achievements and basic rights guaranteed by the "Declaration on Human Rights" and the "Declaration on Children's Rights" - that of access to education.

The Ministry is planning to restructure the educational network. This would mean the closure of about 1,700 rural schools. Consequently, the situation of children in rural areas is deteriorating, as is their access to education. Then, teachers would be made redundant, and they would no longer find work in rural areas. The Minister of Education plans to limit the rights of

trade unions active in the field of education by eliminating the right to express one's self regarding matters that are vital to the sector. In the amended draft bills, there are proposals to eliminate the obligation to consult the trade unions.

Repercussions from this are already making themselves felt. The draft amendment to the Teachers' Charter was put forward for consultation with the trade unions, but it was also sent to the Parliament, and the first reading will take place without the opinion of the trade union central offices.

There are plans to restrict the right to strike for primary school teachers. Trade union representatives only have a consultative vote within the selection committees. Up until now, they have had the right to vote. The proposed changes in the Teachers' Charter are giving rise to great concern in the field of education, because this document governs the legal and material status of teachers.

The changes will be very unfavourable. From now on, mandatory working hours for teachers will be 40 hours per week. There are plans to increase classroom hours by 5 to 13 hours per week, including the secondment hours available to the director of the school. The proposed changes would weaken the position of teachers and would make it possible to fire a teacher with only three months' notice, even during the school year.

Paid holidays will be limited to six weeks. There are plans to eliminate reductions on train fares, which currently run as high as 50%.

The right of rural teachers to free housing will also be eliminated.

Teachers are going to be facing serious unemployment. The authorities intend to reduce educational staff by 70,000 jobs. But in actual fact, according to the Trade Union, this number may be up to twice that high.

In conformity with the law, a period of one month is required to examine draft bills. The Trade Union decided that a maximum number of teachers must speak out on these bills. A referendum will be organised directly in the schools. The results will automatically become the position of the Trade Union.

However, as a result of our preliminary inquiries, we have reason to believe that the teaching milieu will not approve of the Ministry's ideas. Therefore, the Trade Union is faced with a serious problem in defending the professional and social interests of the sector. This will be all the more difficult since the authorities are trying, by authoritarian means, to limit the subjectivity of the teaching milieu and the role of the trade unions.

In the presence of these new threats on the eve of the parliamentary debate on the 1992 budget, the Trade Union decided to launch the following action in protest.

The days from 7 to 17 May were announced as "The Black Decade in Polish Teaching."

During this period, schools and teaching establishments will be decorated with trade union and State banners trimmed with black. On the days when the Parliament has its debate on the budget, the Trade Union will organise various demonstrations.

We have asked the Marshall of the Diet that in the absence of consultations with the trade unions, there be a halt to the accelerated reform of education and teaching, of higher education, and of the legal status of teachers. We have offered to organise a parliamentary debate on the topic of the future of education and the model for training in our country. We feel that the supreme authority of the law should determine the direction of educational policy. It must respond to the question of what sort of teaching system we need in Poland and what level of training young Poles should receive in order to meet the challenges of civilisation and culture, today and in the future.

The SEP has decided to defend the interests of education and teachers with determination. We see this as our moral and legal duty. We cannot agree with a short-sighted policy which may lead to irreversible damage in the areas of education and national culture.

THE SOCIAL PROTECTION OF TEACHERS

Education and Science Employees' Union of Russia

I am fully aware of the major interest and importance of this forum which gives me an opportunity of making contact with my colleagues, both teachers and social workers alike.

This is exceptionally important since your experience will help us to develop our own trade union methods and policies in a more consistent and effective manner, at a time when we are entering a new phase in the economic and political development of our country with the move to a market economy. Russia is undergoing an extremely trying experience in many areas, first and foremost in the economic field.

However, as a teacher, I am mainly concerned with problems relating to the defence of public education. Public education is the key to the future of our people, the full development of individuals, to say nothing, of course, of the ultimate development of civilisation on earth.

The institution of new reforms in our country was initially a source of hope. Decree No. 1 of the first Russian President concerning emergency measures for the promotion of education in the Federal Republic of Russia guaranteed a set of measures aiming at giving priority to the development of public education through the provision of adequate material and technical means. During the transition period, a special system for education workers provided that salaries for the teaching professions would be pegged to industrial wages.

At the same time, we hoped to preserve and improve existing rights and benefits: housing allowances, free medical care, sick leave and paid holidays.

However, one whole year has now gone by and where are the results? Much to our dismay, education now finds itself in dire straits. The guarantees which had been pledged in terms of material and technical support for educational and cultural activities were never fulfilled. Interest for the new schools seems to have disappeared.

Decree No. 1 instituted a correlation between salaries in education and in industry. In fact, the situation today is exactly opposite. There is an ever wider gap between the salaries of primary and secondary teachers and university professors and those of industrial workers. The average monthly pay of a primary school teacher (take home) is barely 30% of a production worker's wage.

There are also concerns regarding Government intentions in the area of social housing. With soaring construction costs and the levelling-off of Government-funded public housing, buying an apartment at new market prices

is out of the question for a school teacher. Even bank loans are out of reach in view of the massive hike in interest rates.

All the efforts made by educationists to create normal teaching conditions have been reduced to nothing. As a result, the best qualified of our education workers leave their jobs in schools and universities, while other education workers are being dismissed in increasing numbers.

Our trade union is thus compelled to operate under very unusual conditions for our people, a situation of political and economic instability. It can be seen as a barometer of public opinion, and the reading is far from hopeful.

The establishment of a branch union and the adoption of priorities for trade union activities in coming years, as ratified by our Congress, provides for the social and legal protection, not only of teachers, but also of all the categories of workers in higher education, youth activities, scientific institutions, in other words all those enrolled in our Russian trade union of education and science workers. With 76 committees at national, regional and district level, its total membership is over five million.

Collective agreements entered into on an annual basis constitute the main thrust of trade union work for the promotion of the social and legal rights guaranteed by the State at all levels.

Let me explain how this co-operation is carried out within my own section. The regional public education authority has agreed, under the terms of the collective agreement of 1992, to promote appropriate working conditions for teachers as a priority. The most urgent measure to be taken in this regard is to ensure appropriate funding for the maintenance of school buildings and the opening of new classes for 2,000 day-to-day pupils.

The collective agreement also provides for cost-of-living increases for education workers, measures to assist education workers in finding employment, the completion of a medical and post-treatment centre for school teachers in the region. Education administrative authorities regularly inform the regional trade union leadership as to the state of implementation of the agreements (at least twice a year). If the undertakings have not been implemented, a negotiating committee is created to reconcile views. If the teachers claims are not met, they may resort to industrial action as a last resort of course.

Whenever we express our claims, we realise that sister organisations representing medical and cultural profession sympathise with our claims and struggle.

As for the support of political parties, their practical influence is not sufficiently developed as yet, so that we know we must rely on our own efforts only.

Is there a hope for the future? Of course! Without hope and optimism, there is no future ...

In conclusion I wish to thank the World Confederation of Organisations of the Teaching Profession, and also the Hungarian Teachers' Union, for giving us the possibility of participating in this outstanding forum.

Today, the 9th of May, our great country, from the Urals to the mountains of Tien-Chon, even though it does not form today a single State, our country whose representatives here are the Uzbecks, Moldavians and others, is celebrating this national day of ours.

In that spirit, I should like to express the wish, on behalf of all the participants in this Seminar and on your behalf, for all those who work hard in the fields of education, that the seeds of good, wisdom and humanism which they deposit in the minds of our children grow into healthy plants. It is our hope that peace and understanding be given to our common house, THE EARTH.

SOCIAL PROTECTION FROM A STATE PERSPECTIVE

Lärarförbundet, Sweden

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a) Broad lines of national policy and practice

Sweden has by leglisation a very extensive social insurance system. There are no special provisions for teachers. Besides the legislation there is additional coverage through such collective agreements as group life insurance and industrial injuries insurances.

By law the following social benefits are provided:

- compensation for illness
- medical benefits
- handicap allowance
- compensation for disease carrier
- parental insurance
- family allowance
- unemployment insurance
- gradual retirement
- old-age pension
- survivor's pension
- supplementary disability pension

Such benefits are funded through employment tax, indirect and direct taxes.

Sickness salary / Sickness benefits

From January 1, 1992, employers should pay sickness salary for the first 14 days. From the 15th day the regional social insurance office pays. Compensation is 75% of the loss of income for days 1 to 3, and after that 90%. There is no restriction to the total number of days to be compensated.

Medical benefits

Expenses for drugs sold on prescription are limited to 75 SEK per purchase. During a 12-months period expenses for medical care and medicine are limited to 1.575 SEK.

In case of hospital care the employee pays 65 SEK each day, yet no more than 1/3 of the sickness benefit.

Parental insurance

Parents are legally entitled parental leave until the child is 1 1/2 years old. In addition parents are entitled to shorter working hours (75%) until the child has passed the first schoolyear.

Parental insurance provides 90% of the loss of income during 360 days. For another 90 days compensation is 60 SEK a day. Parental insurance may be used until the child has passed the first schoolyear.

By collective agreement employers pay compensation corresponding to 10% of the loss of income during 30 days if employment has lasted at least 365 days and during 60 days if the employment has lasted at least 730 days.

Family allowance

Each child is entitled to a general child allowance of 9.000 SEK yearly.

After the second child, child entitlement are increased as follows:
- third child = 1.5 x the child allowance
- fourth child = 2 x "
- fifth child and every further child = 2.5 x child allowance.

Child allowance will be given until that quarter of a year when the child is 16 years old or as long as the child attends a comprehensive school.

Unemployment insurance

Membership in an unemployment benefit society is conditional upon a minimum 17 hours a week in employment.

Workers who are member of the unemployment benefit society receive unemployment compensation corresponding to 90% of the loss of the income up to a maximum of 564 SEK five days a week during 300 days. A person who is older than 55 has the right to compensation during 450 days.

A worker who is not a member of the unemployment benefit society gets cash unemployment allowance up to a maximum of 198 SEK five days a week. Cash unemployment allowance can be paid for 150 days,
- employers over 55 are entitled to a maximum of 300 days
- employers over 60 are entitled to a maximum of 450 days.

Gradual retirement

As of the age of sixty, and employee may shorten his working hours to a minimum of 17 hour a week. Compensation for the loss of income is 65%.

Old age pension

The pensionable age in Sweden is 65. The pension level is then 75% of previous income.

Early retirement i possible as of the age of 60. The old age pension then decreases by 0.3% for each month of early retirement. The reduction is permanent.

Survivors pension

As of January 1, 1990, the law on survivor's pension applies equally to men and women. Earlier only women survivors could receive a pension.

- a pension will be paid to the surviving husband/wife for one year max. after death. If you have custody of a child under 12 you will receive survivors' benefits until the youngest child is over 12.

- a pension will be paid to children under 18 years of age. If the child is studying in secondary school he will receive a child's pension, as long as he attends the school, but no later than the month of June of the year of his 20th birthday.

By collective agreement a supplementary familypension will be paid to the surviving husband/wife/cohabiting couple during 5 years. In addition to the familypension a child's pension will be paid to children under 18 and in certain cases until 20 years.

Supplementary disability pension

Employee who are permanently disabled are entitled to a supplementary disability pension. The supplementary disability pension is the same as the old-age pension.

b) Current evolution and political attitudes

The September 1991 election brought to Sweden a new liberal and conservative government but the social disarmament had already begun under the earlier social democratic government.

Before March 1, 1991, teachers received 100% compensation for the first 90 days of sickness. This was reduced to 90% under the social democratic government it had been decided to reduce compensation to 75% for the first three days of sickness and 90% subsequently.

A major question today is the outlook for the pension system in the future. The government claims that Sweden can no longer afford a distribution system at a time when a smaller number of employees must pay for a greater number of pensions.

In addition to cuts in allowances, a general back-tracking in social benefits throughout the community is obvious. Cuts in social budgets affect mainly the pre-school and school sector, higher education, adult education and the care of the elderly. In the cultural area, libraries are being closed.

BEST COPY AVAILABLE

c) Fears and hopes for the future

Sweden has long been the leading country in terms of social justice. For many decades we have built a well functioning social system based on mutual responsibility and solidarity. Today the government intends to destroy it, and does so fast. In view of the qualifying period for sickenss benefits, Sweden has one of the very lowest compensation levels in Western Europe.

The Swedish Confederation of Professional Employees is an organisation which forms public opinion against attacks on the welfare system.

SOCIAL PROTECTION OF TEACHERS

Public Education Workers' Union (EGITIM-IS)

Law No. 657 concerning State employees governs the whole range of teacher social protection: health coverage (medical treatment, sick leave, health insurance, refunds, etc.), maternity coverage, working conditions, family allowances, pensions, death, etc.

Social protection measures fall essentially into two main systems:

- One for wage earners who are considered as workers (including teachers working in private schools and institutions), i.e. the General Social Security System (SSK);

- One for salaried employees in the public service, i.e. the Pension Insurance Scheme (ES).

Turkey has no unemployment coverage, neither for teachers nor for other workers (a Bill is now pending before the National Assembly). Teachers and other workers in the public education sector are covered by medical centres located in all the prefectures (74). Medical examinations and medical treatment are free even if the patient is referred to a major hospital. Since 1988 20% of pharmaceutical expenses are not refunded.

Patients preferring treatment by a private doctor or in a private hospital are not refunded, unless the hospital physician concerned believes this is justified. In this case, the physician delivers a certificate entitling the patient to seek treatment in a private institution or in a foreign hospital in the country or abroad.

Medical treatment for teachers is generally free, although certain expenses are not refunded. For instance, although eye examination and prescriptions for glasses are reimbursable, the actual spectacles are not refunded.

Additional private insurance coverage may also be taken out. The Government pays full salary during sick leave, stay at hospital or in respect of diseases warranting special leave, upon presentation of a medical certificate.

Primary school teachers run a mutual insurance society which provides additional benefits to members in case of birth, marriage, death or personal or natural accident. The current Government intends to extend this scheme to all the teaching staff employed by the National Education Ministry.

Women teachers are entitled to maternity leave six weeks before and six weeks after delivery. They are also entitled to one additional year of leave without pay. In extremely serious cases and upon presentation of a medical certificate, such leave may be extended.

Fathers are entitled to three days of paid leave after the birth of a child. Nursing mothers are entitled to two hours of leave a day over a six-month period in order to nurse their baby.

For the first two children, the father or mother receives a very small allowance (LT 40,000) until the child reaches the age of 18 or completes his studies. No special grants are paid in respect of studies, vacations nor for handicapped children. Although orphans' pensions exist, the amounts paid are insufficient.

Special provisions govern benefits for the handicapped. Handicapped persons receive compensation for industrial accidents, although this is insufficient. There are very few jobs reserved for the handicapped. A teacher who is permanently incapacitated from performing his job may be pensioned off at his request, or ex officio, upon presentation of a medical certificate.

All public or private employers employing over 25 persons must hire at least one handicapped person. This obligation is not always met.

Pensionable age is 50 for women and 55 for men. The current Government has introduced a Bill before the National Assembly whereby women with 20 years of service and men with 25 years of service may retire if they wish. This is probably one possible solution to the unemployment problem. Compulsory retirement is at 55 for women and 60 for men.

- Pension pay amounts to 60% of last salary plus cost of living increases.

- The Government does not guarantee job security, even for tenured teachers.

In theory teachers enjoy security of employment due to their public servant status. If positions are suppressed, teachers are moved to other jobs, as any public servant would be. The public servants who had been laid off after the military coup in 1980 were reinstated as a consequence of court decisions. But a vast majority lost their earnings over this period. In cases where jobs are cut down in keeping with existing legal provisions, the Government does not pay anything. Public servants with at least 15 years of government service are entitled to a certain pension.

In case of death, the family is entitled to Government benefits amounting to 3 months of the last salary. If there are dependent children, they receive a certain allowance (always insufficient) up to age 18 or completion of their studies (25 years).

Position of Egitim - IS: we are waiting for the National Education Ministry and the Council for Higher Education to invite us to draw up a collective agreement regarding social protection coverage in our country. Our position can be described as follows: social protection in its current state does not meet the needs nor the expectations of teachers. The system must be developed and extended in every respect for teachers and other workers to benefit from a level of coverage identical with that offered in the private sector, including unemployment insurance.

WCOTP European Workshop
on the Social Protection
of Teachers in Europe
Budapest, Hungary
9-11 May, 1992

Atelier européen de la CMOPE
sur la Protection sociale des
enseignants en Europe
Budapest, Hongrie
9-11 mai 1992

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